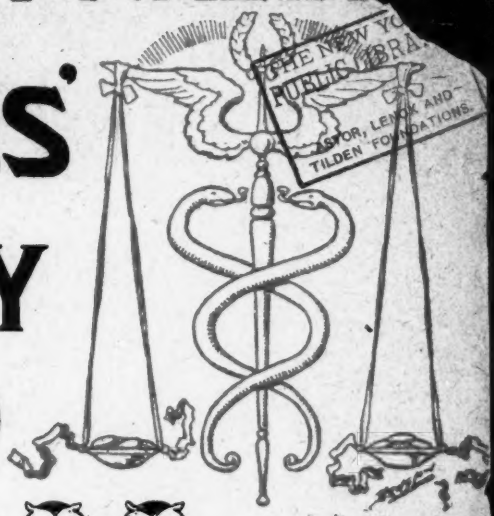
THE RAND-McNALLY INDEXED BANKERS' MONTHLY



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THE RAND-McNALLY
BANKERS' MONTHLY

VOLUME 19. CHICAGO, JANUARY, 1900. NUMBER 1.

FINANCIAL AND COMMERCIAL OUTLOOK.

This is the first month of the last year of the nineteenth century. Perhaps over such a statement there is slight room for controversy, as the weight of authority seems to indicate that the year 1900 marks the close of one century, and not the beginning of another. Whatever reason there may have been for any such conflict, it is not of moment to inquire. The vital thing to all those whose affairs of life are brought into touch with business energies is that there can be no doubt of the present prosperity of the country or of the marvelous activities which have brought all our trade and commerce to the present enormous development. The year just closed has witnessed another great increase in the foreign trade. The total value of our foreign commerce for the calendar year 1899 will approximate $2,080,000,000, being the first time in the history of the country when the foreign commerce has passed the two thousand million dollar mark. The imports for 1899 aggregated about $806,000,000, and the exports $1,276,000,000. Never until 1896 did the exports reach the value of $1,000,000,000, and that year they amounted to $1,005,837,000. In 1897 they were $1,099,709,000, and in 1898, $1,255,494,000. When the detailed figures are given out by the Bureau of Statistics, it will probably be shown that there was this year a small loss from the previous year in agricultural exports, a loss, however, which was more than recovered by the gain in the exports of manufactured products. There is nothing ominous in the decrease in exports of agricultural products, for during 1898 there was an abnormal demand for our surplus stores of grain, owing to the unusual scarcity in the foreign markets. Doubtless if accurate trade reports could be had, the domestic trade would show no less remarkable gains than those which are shown by the record of foreign commerce

for the year, for it is a rule which may be generally relied upon that a healthy state in the foreign trade reflects equally satisfactory conditions so far as the home commerce is concerned. In reviewing the business of the year just closed it may be said that there is scarcely any branch of trade or industry which has not prospered exceedingly. The expansive movement which began in 1896 has continued to grow almost uninterruptedly and at times by such leaps and bounds as to excite the speculative markets unduly, for in truth the year past has been one not only of high activity in legitimate affairs, but of extraordinary advances in speculative fields. The penalty of overspeculation has been paid in the last month of the year now past, and a rather wholesale and wholesome liquidation took place during December, which, rightly viewed, must be regarded as laying the foundation for an auspicious opening of the new year.

The money panic in New York, which culminated in a crisis Dec. 18, will long be remembered, not only for the demoralization it developed, but for the unusual fact that it occurred during a period of exceeding business prosperity. Indeed, it is rather generally asserted, and probably with much reason, that rapidly expanding industrial development was chiefly at the bottom of things. It is doubtless true that many securities were on the market which ought not to have been, and that these securities were born of the high confidences which were manifested last spring in the wholesale formation of the so-called "trust combinations." But it is not safe to rely upon any one reason for the severe shock which the speculative markets received. Leading up to the situation there was, of course, a growing stringency in the money market of such energy as to defy the efforts for relief which were made by the Treasury Department. It will be recalled that the anticipation of October interest was only of temporary efficacy, and served but to postpone the evil day. The offer to anticipate interest for the fiscal year, subject to a rebate of .2 of 1 per cent, which was available until Jan. 1, had scarcely a perceptible effect, and even the purchase of bonds, which the Secretary of the Treasury made in compliance with the sinking fund law, and which liberated some $20,000,000, failed to restore equilibrium. With government receipts exceeding expenditures, thus adding to a Treasury balance already excessive, no other course could have been taken by the Treasury Department, looking to further relief, than that of increasing deposits in national banks. It was therefore announced that the Secretary of the Treasury would increase such deposits to the extent of thirty or forty millions of dollars, and this action on the part of the Department, together with the united efforts of New York banks, has apparently averted what might have been a most disastrous season. If any justification needs be made for the action of the Treasury Department, it is sufficient to say that so long as the present independent Treasury system prevails it is the duty of the Government to attempt to correct the evils of that system by just such expedients as the Secretary of the Treasury has resorted to in order to avert, if possible, not merely disaster to speculative interests, but ruin to the real business of the country. The proximate cause, therefore, of the panic in the stock market December 18 was tight money, and the remote cause the widespread activities which have called this year for a

larger money supply than is ordinarily necessary. Incidentally, the situation was aggravated by conditions abroad, the most potent of which was the South African war, including the British defeats. The minimum discount rate of the Bank of England was raised to 6 per cent, and the German market for money has been correspondingly hard. In Russia, too, which begins to occupy some importance in the international field, there has been an unusual scarcity of money. Doubtless for some time to come the foreign situation will present features more or less disturbing to the American market, but at the same time it should be a cause for general gratification that the stability of things is so well established with us that it will require the happening of some extraordinarily disastrous event to turn the tide in the wrong direction.

The following comparison of prices relative to certain stocks which have shown the widest range of fluctuation will show, more than anything which may be written, the intensity of the panic of December 18th last. Three periods are given showing the highest prices December 19, 1898, the highest of 1899 and the lowest of December 18, 1899.

Stocks.	Dec. 19, 1898.	Highest of 1899.	Dec. 18, 1899.
American Sugar	124	182	120
American Tobacco	142¾	229½	78½
Baltimore & Ohio	51½	61½	48½
Baltimore & Ohio Pref'd	76¾	85½	67¾
Brooklyn Rapid Transit	73⅜	137	65½
Chicago, Burl. & Quincy	122¼	149½	116¾
St. Paul	117⅜	136⅛	113¼
Chicago & North-Western	141½	173	148
Rock Island	110	122½	100
Consolidated Gas	196	223¼	168
Continental Tobacco	...	65⅞	20
Lackawanna	150	194½	171
Federal Steel	39¼	75	39¾
Federal Steel Pref'd	80¼	93½	70
International Paper	59½	68½	17½
International Paper Pref'd	91½	95	62¼
Manhattan	97	133⅜	87½
Metropolitan Street Railway	194¼	269	147
National Steel	....	63	33
National Steel Pref'd	....	99⅜	89
New York Central	128¾	144¾	120
Northern Pacific	41½	57½	47¼
Northern Pacific Pref'd	76⅜	81½	68
Pennsylvania	122¼	142	127
Peoples Gas	108⅞	129½	90¾
Southern Pacific	34½	44¼	30¼
Tenn. Coal & Iron	36½	126	64
Union Pacific	40¾	51½	40½
Union Pacific Pref'd	72⅛	84½	66½
United States Leather	6⅛	40⅞	10¾
United States Leather Pref'd	69	84½	64½

A study of the list given will show a wide range of prices both with reference to the advances from December 19, 1898, to the highest of 1899, and the heavy losses from the highest of 1899 to the prices which were recorded on the day of the panic.

A feature of the business situation during the last two months has been the increasing price of government bonds. The 3 per cents of 1908-18 were quoted as high as 110 3-4, which is an absurdly extravagant figure, and due, doubtless, to uncertainty as to the time of maturity. If the Government should redeem them in 1908, they ought to bear no such price as that at which they are quoted. If they are to run until 1918, a quotation in the neighborhood of 110 is not so far out of the way, but there is no certainty that they will be kept outstanding until the latter date. The 5 per cents of 1904, which at the beginning of November were quoted at 110½, were 114¼ near the close of December, at which latter figure they realize interest at a rate considerably less than 2 per cent. The 4's of 1907 quoted at 112¼, November 1, were worth 116½ near the close of December, thus realizing a rate of interest also considerably under 2 per cent. The 4 per cents of 1925 were quoted at 129 November 1. Near the end of December they stood at 135. It has been alleged that the offer of the Treasury Department to purchase $25,000,000 operated to increase the price of bonds, but this is probably not so, for during a period of two weeks the price of Government bonds in the market remained stationary near the figure which Secretary Gage had offered to pay and at which he received in the neighborhood of $20,000,000. It is more than likely that prospective legislation affecting the national debt has been the potent factor in the upward tendency of Government bonds. The Senate refunding plan, if carried into the law, will operate to make the bonds much more valuable than they are now as a basis for national bank circulation, and it is probably this fact which has induced the higher prices.

The currency bill has passed the House and probably before the next number of The Bankers' Monthly reaches its readers, the Senate will have passed its substitute, the Conference Committee will have agreed upon a measure, and the approving signature of the President will have placed upon the statute books the first of what it is hoped will be a series of laws looking to a complete reform in our currency and banking. The problems of the future are ably set forth in Secretary Gage's Orange address, which appears elsewhere.

DESIGN FOR SILVER CERTIFICATE.

The new model for a ten dollar silver certificate, which the Treasury Department now contemplates adopting, is an artistically executed piece of work. The striking feature of the note is a battleship which is majestically plowing its way through the water. It is enveloped in a black cloud of smoke, and two large guns point ominously from the forward turret. On either side of the battleship are the pictures of a naval hero, and standing beside each of these are the draped figures of a goddess holding the laurel wreath. Above the battleship in a graceful curve are the words "Ten Silver Dollars," and above these running straight across the note are the words "United States of America." The letters are white and on a black surface. The note has a large expanse of white space, which it is thought will prevent counterfeiting to a great extent.

UNSOLVED PROBLEMS OF OUR NATIONAL FINANCES.

The address of Secretary Gage at a Forefathers' Day dinner at Orange, New Jersey, on December 22, has, notwithstanding the fragmentary form in which it reached the press, attracted wide attention. The Secretary, with characteristic simplicity, has pointed out some of the problems which yet remain to be solved before our currency and banking systems are satisfactory. In view of the fact that only portions of the address have appeared in the daily papers, The Bankers' Monthly takes pleasure in reproducing it as follows in its entirety:

Every new experience has its pleasant side, if only from the fact of its novelty. Having dwelt long in the West, where the living man is taken more into account than are his forefathers, however respectable, I have never until to-night joined in this form of appreciative remembrance of those generally good, and often great, men, who fought for us the early battles of the wilderness; and in good conscience I have been obliged to ask myself whether, by a true line of descent, I have a natural right to participate in this "forefather celebration." The records which I have consulted go to show that in the early days I too had a forefather, about six or seven generations removed. His Christian name was Thomas. I fear he was a doubting Thomas from two facts relating to his history. Firstly, he seemed to have doubts as to the success of the pilgrim venture. He certainly waited until the starvation period and the freezing-to-death period were over with the first comers, for when, some fifteen years later, things had settled down so that there were guarantees for safety, he came bravely along, and located in Yarmouth on Cape Cod. He seemed to be a doubter even after he "became one of us." The record at least shows that his reverence for the first day of the week, commonly known as Sunday, was not in perfect harmony with the views of his time. He once on that day went out in a small boat and fished in the waters of the bay. For this he was promptly arrested, and duly fined.

Needless to say, the effect of that salutary punishment was not lost upon the generations succeeding Thomas. None of us, his descendants, have gone out fishing on Sunday since that painful family event. It may be that such frankness of confession on my part is not in place. I certainly hope it may not prove an embarrassing precedent to any of the rest of you. I was not asked to give a genealogical history. You may wish before I am through talking that I had kept to that subject.

Your representative, Judge Fort (I regret to expose him), asked me to talk on the "financial question," and when I objected, on the ground that it wasn't a fair thing to impose so dry a theme upon an occasion of festivity and fellowship, he hastened to assure me that it was quite otherwise. You will meet, he said, a company of three or four hundred serious-minded business men, in-

telligent enough to do business in New York, and, he slowly added, intelligent enough to make their homes in New Jersey. If my part on the program prove unsatisfactory, you and Judge Fort must settle it between you.

The pilgrim fathers are indeed entitled to the grateful remembrance of their posterity. They planted with pain and suffering that seed of liberty which has grown into a wide-spreading tree, until it shelters a nation of many millions. We will honor them the most highly if we carefully remember that the blessings of liberty cannot be enjoyed separate and apart from the responsibilities and duties which liberty brings with it. It has been said that eternal vigilance is its price. The statement has a broad application. Not only is vigilance necessary to maintain the form of liberty, but thought, care and attention to public interests from the wise and virtuous are indispensably necessary to make the condition of liberty a blessing to society. In a free state, conscious that all legal restraints are self-imposed, or established by the popular will, there is a temptation to believe that there is no authority higher than the popular will. There is a not infrequent delusion that truth is what the law declares it to be. It takes a long time to learn that there are laws, irrepealable laws, in the natural order, which spring out of the relation of things to each other, and that these laws, though unwritten, bless those who conform to them, and administer retributive punishment to those who disobey them. True wisdom, therefore, consists in this: To patiently study the true drift and tendencies inherent in things, and their relations to each other, that when man-made law is declared it may not be found to be in violation of the higher laws.

The principle which I have just enunciated is applicable to the entire field of human relationships, where law undertakes to give license, or to enforce prohibition, and nowhere is it more necessary to recognize and apply the principle than in the field of economics and finance. It is an old saying that you cannot lift yourself by the straps of your boots. The unwritten law of physics forbids it. You can try, but you will fail. You cannot make the sum of all the parts of a thing greater than the thing itself. The law of mathematical relationship forbids it. You cannot, by the law, make polygamous marriages the foundation of a noble and pure social state. The unwritten law which operates to secure a general equality between the two sexes has otherwise decreed. In the department of economics you cannot, by the law, make two things differing from each other in utility, of equal value to each other.

I said a few moments ago that the responsibilities are great which rest upon a people enjoying the blessings of liberty. Those responsibilities are ours, and great indeed is the burden which they bring to those who seek to secure for the social whole those measures which will best conduce to its economic, moral and intellectual well-being. Among the many problems which are thrust upon us, from which, until rightly solved, we must ignorantly suffer, the problem of Governmental and public finance is not among the least, and it is upon this particular problem that I venture to take your time.

The problem is five-fold, or, rather, it is one under five principal divisions, and may be thus classified:

First. The Independent Treasury—Its desirability as a measure of safety to the public funds, and its economic evil as an absorbent of that portion of the capital circulating in the form of money.

Second. The effect and influence for good or evil, of Government issues of legal tender money.

Third. The money standard.

Fourth. Banking and currency.

Fifth. The public debt, and taxation.

First, as to the independent treasury. I can only touch upon it. In connection with it we witness a strange inconsistency. The Congress of the United States formulates a great banking system, and endows it with multiplied checks and guards calculated to give safety to its operations. The Government assumes over the institutions organized under the law—now some 3,500 in number—a close and vigilant supervision. It appoints special agents clothed with large powers of jurisdiction. It allows the institutions thus under its patronage and protection to take under their control some two thousand millions of dollars of the people's money, while in its own fiscal operations the Government itself will not trust the best of them to the extent of one dollar. In direct opposition to Governmental methods abroad, which have for generations transacted their financial operations through banking agencies, it takes up into its own strong-box the fruits of the taxation it imposes. If general prosperity appears the products of human industry increase in quantity, or improve in price. Then the proceeds of taxation are, pari passu, larger. As a consequence the supply of money, increasingly necessary to more active conditions, through the effect of Government action, is at that important period diminished in volume by being withdrawn from public use.

On the other hand, and quite to the contrary, when business depression comes, or activity diminishes, prices fall. Then the public revenue declines and becomes relatively less than the public expenditure. The public hoard, which might have been useful under reverse conditions, is then freely poured out into channels where it cannot be profitably used.

I offer these comments to excite reflections. I do not suggest a present remedy.

I might speak after a similar fashion in regard to the legal tender paper money issued by the Government. Really a debt obligation, they are, through their legal tender feature, given in certain directions the potentiality of money itself. In the bank reserves they are recognized by law as equal in efficiency to gold. Now, banking reserves are in a particular sense the foundation upon which the large superstructure of credit reposes, and upon the verity and quality of these reserves the immediate solvency of the credit structure depends. One does not have to look long to see a vital difference of quality between standard money itself—gold—and the Government's promise to pay money. If the latter were supported by a deposit—dollar for dollar of gold—in the public Treasury, this criticism would not exist. The sign or promise of the thing would be substantially, the thing itself. Such, however, is not the condition of things. Be-

hind some $440,000,000 of Government legal tender paper there is held $100,000,000 in gold. To make good this great difference the Government has no convertible value in hand. It must, either by borrowing from others or by taxation upon those who have, secure the means to make good the difference.

But, quite aside from these weaknesses, there has been developed in the general public mind a conviction more evil, perhaps, in its final effects than are those to which I have just alluded. That conviction is that the law makes money, while the truth is—deeply founded in the nature of things—that the law can do no such thing. It can recognize and give sanctions; it cannot create.

But I am not going to take your time in any argument for immediate change or repeal, either as to the independent treasury or the law which establishes Government legal-tender paper money. In my opinion, it would be a waste of time to attempt this. Prejudices and preconceptions are too deep-rooted. Time and a larger knowledge are essential to their cure. Let me pass to the third question—the standard of money.

Here we come to a question of immediate and practical import. It has been the occasion of much heated debate as well as of calm and deliberate study. Political parties have formulated propositions concerning it, and embodied these propositions into the body of their political doctrines. Agitation and doubts, excited by the long debate, have disturbed business, adversely affected industry, and brought disaster and ruin to thousands. Three years ago the voice of the people decreed a period of rest. That voice declared for the preservation and perpetuation of that form of metallic money which has long been in use by us, as the ultimate measure of value, and the standard of future payments. The welcome assurance that for at least four years the base of our commercial exchanges would remain undisturbed, operated to restore confidence, to stimulate enterprise, to revivify public and private credit, to put labor into larger employment, and to increase the rewards of both labor and capital.

We have had the demonstration clear and forcible that the fear of instability in the money standard works evil and tends towards industrial paralysis. We have had demonstration, complete and convincing, that confidence in the stability of the standard brings life and activity with their rich harvest of benefits to all the people. What, then, is the duty of those who possess the power to furnish guarantees for the future? Manifestly, it is to put such guarantees into form, and to give them body and substance.

The one word most important is stability—stability of conditions; and the most important feature to that stability is an established money standard, and so established that it cannot be subverted or changed by any hasty or ill-considered action.

It has long been the desire and hope of many intelligent and patriotic citizens to secure needful and enduring stability in the money standard by an international agreement in regard to gold and silver, which would be effective to that end. The realization of that desire and hope seems now too remote to justify present consideration, but if those who still cherish it shall offer it in objection, it is a sufficient answer to say that stability on the gold standard is the

only stability now possible to us, and if the time should come when international agreement offers a safe and desirable substitution, the freedom of our representative form of Government will give to our people the liberty of choice.

If it be true, as true it undoubtedly is, that gold is now our standard of money values, the future needs only the assurance that it will so continue to be until at least the people shall be so united in their desire for a change therein as to be able to direct the voice of both Houses of Congress, and secure the approving signature of the Chief Executive.

I must now ask your attention to the fourth proposition, "Banking and Currency." While stability in the standard is of commanding importance, flexibility in the volume of the circulating medium of exchange is most desirable, if not indispensable.

Now, it is a fact as familiar to us as the most common affairs of life that trade is carried on, goods exchanged, and wages paid, in much the larger part, not with money—real money—but with credit substitutes, in the form of book credits, notes of hand, checks and drafts, and what is popularly named paper money. It is, of course, vitally necessary to economic health and soundness that all these substitutes and intermediaries should have such a relation to real money —standard money—as to be certainly convertible into such money at the will of the holder. Thus qualified and secured, they add enormously to the power of society, and become a vast economizer in the use of real money. Money—real money—is a form of real capital, and, like all capital, must be produced at the cost of sacrifice and labor. Credit and credit instruments, on the contrary, are created without cost, and, within the limits of a prudent safety, are agents of the highest social and commercial value. It is the province of credit to transfer capital, without the condition of an immediate equivalent in exchange. Without the function which credit performs, the use of capital would not be possible except to the man who had capital. One form of capital could indeed be exchanged for another form of capital, but it would still be on even terms of so much capital for so much capital. First get your capital; then exchange, if you please. Credit gives to character and ability the use of capital, upon the promise of payment hereafter, and thus the tools of production are passed into the hands of the capable and wise, who could not otherwise enjoy their use.

I have indulged in this too brief analysis of credit in order that the principles exhibited may be applied to what I have still to say. Since man entered upon civilized and orderly society these principles have influenced his action. Our own trade with foreign people aggregates two thousand millions per annum. Is it carried on with money? Certainly not. The fact that only $122,000,000 in money have crossed the oceans to and from our shores (thirty-seven millions going out and eighty-five millions coming in) within the year proves absolutely that it was not money that moved the commerce. It was effected by the mechanism of exchange, under the varying forms of credit; the gold passing to and fro represented only the final adjustment in the credit settlements.

I now make another proposition, which will be readily recognized and conceded by this company of business men. It is this: The office and function

which the banker performs was indispensable to the efficiency of the credit instruments through which the great trade was accomplished. If that is true as to our foreign trade, it is more forcibly true as to our domestic operations. The exchange and re-exchange of raw products, labor services, and finished goods, within our own borders amounted, during the year now closing, to more than fifty thousand millions, yet the total of standard money, gold, was less than one thousand millions; and even as to this the bulk of it remained stationary in Government vaults, or bank reserves. How was all this trade effected? Evidently with the credit machinery employed. That machinery consisted of book credits between merchants, of promissory notes, checks, drafts and paper money, so-called, all rendered fluid and effective to the end designed by the banking agency.

It is not my purpose to laud the banker, or unduly magnify his importance. He is a needful factor in our industrial system. So also is the merchant and the miller. The motive of action for each is not the love of philanthropy, but the hope of gain. Their respective services are not therefore the less useful. If the banker discharges his function honorably and justly he, like the miller who grinds the grist with equal fineness for all, and takes his just toll, may claim appreciative praise from those he serves; simply this, and nothing more.

Now, of all the instruments of credit, there seems to be one especially important and necessary in the multiplied smaller affairs of life, such as the payment of wages, the purchase of commodities in small quantities at isolated points in the interior, and in the small retail purchases at the shops, the expenses of travel, etc. The particular credit instrument the most effective for these purposes is paper money or metallic coin of small denomination.

For all the larger transactions of business life, the bank check or bank draft best serves; but in the matters to which I have just referred they are substantially useless.

I must now pause again to speak more specifically of the banker's natural function. There is lack of understanding of this point. It ought to be made clear. It is popularly supposed that he is a dealer in money. Well, he does indeed keep money by him, but that is only to meet such demand as may, from time to time, be made upon him for the debts he owes. That necessity is an occasion of loss and expense, not of profit. If he were a money dealer he would be ruined by his expenses, since he receives it and pays it out at the same price, and without charge. He is really a dealer in credits and in exchange. Stated more simply still, he swaps his credit, well known and effective as it ought to be, for the credit obligations of his customer, which, for lack of public knowledge, would be ineffective in the market. The transaction is evidenced by the note of the customer, with or without security, as the case may be, while in return the banker gives his customer an open credit upon his books, against which the latter may draw his checks or drafts, as occasion may require.

But it often occurs that the customer's purpose cannot be thus served. He desires to pay wages, or to go to the frontier to buy lumber, or cattle, or corn. He must have a medium of exchange different from his own check or draft. They

are not well enough known to be available. In such a case the well-known banker's notes of hand in suitable denomination will exactly suit his needs. Society, left in a state of comparative freedom, has by slow steps worked out for itself those tools and appliances and methods best suited to its needs. The practice of banking is as natural an evolution as is the locomotive or the steamship, and in its relation to modern industry and commerce it is hardly less important and serviceable. Note issuing was a development of the natural function of a bank, that function being to make private credit effective to commercial and industrial needs. What the bank credit does in a large way, with the aid of checks and drafts, the bank note does in a smaller, but equally necessary, way.

I now raise the question toward which all I have said concerning banking and currency has been tending. That question is this: How far shall the power of the law limit or inhibit what we have now seen to be a powerful natural agency, evolved through the outworkings of the industrial and trade relationships of men to each other?

The answer depends upon our theory of the rights of the citizens under the law. There is a theory that men have no rights other than those derived from, or conferred upon them by, the law. Those who hold to this may justly claim that the power to assume and discharge the function of banking, with its concomitant of note issuing, is a privilege conferred by the law, and that this privilege should be granted only within such limits as the law-making power may be convinced that the inexorable requirements of society demand.

The other theory is that men are endowed by nature with certain inalienable rights, among which are life, liberty and the pursuit of happiness. They who hold to this theory may justly claim that society itself knows by experience what tools, methods, machinery, customs and arrangements best suit its needs, and is entitled to possess and enjoy them. The principle, if a true one, holds good in banking, as everywhere else, subject only to the counter principle that legal restraint is justifiable at the point where the action of the citizen, alone or associated with his fellows, is or may be inimical to the rights of others.

This principle, as distinguished from its opposite, will, I think, be recognized by the majority as in perfect harmony with American ideas, and the genius of our constitution. Applied to banking, it would leave to the banker and his dealer the arrangement of their mutual credit undertakings. It would allow the banker to extend his credit through his notes of hand, or by an open credit on his books, as might best suit the convenience of his dealers.

But we can also clearly see the propriety of such limitation and restriction as will save the general public from the injurious effects of a reckless use of such a liberty. The circulating notes issued by the banker should be conditioned by safeguards adequate to protect the note-holder from loss. Upon this point I do not want to be misunderstood. Ample safeguards for the protection of the holders of such notes must be provided. Whether such safeguards should consist of specific security deposited with the Government in trust, as now required, or whether they should be furnished in some other adequate form, is a question of expediency. The question as to what is truly expedient is, in this connection,

an important and many-sided one, and I have not the time to consider it. Certain it is that, under the present limitations and requirements of law, our currency system is rigid, expensive and incapable of properly meeting the public requirement. Nor is this a new discovery. Nine years ago Mr. Windom, then Secretary of the Treasury, in his report to Congress used the following language:

"The demand for money in this country is so irregular that an amount of circulation which will be ample during ten months of the year will frequently prove so deficient during the other two months as to cause stringency and commercial disaster. * * * The crops of the country have reached proportions so immense that their movement to market, in August and September, annually causes a dangerous absorption of money. The lack of a sufficient supply to meet the increased demands during those months may entail heavy losses upon the agricultural as well as upon other business interests."

The truth of Secretary Windom's statement has been many times demonstrated. It is recognized and enforced by President McKinley. In his late message to Congress he said: "Increased activity in industry, with its welcome attendant—a larger employment for labor at higher wages—gives to the body of the people a larger power to absorb the circulating medium. It is further true that year by year, with larger areas of land under cultivation, the increasing volume of agricultural products, cotton, corn, and wheat, calls for a larger volume of money supply."

The President continues: "In its earlier history the National Banking Act seemed to prove a reasonable avenue through which needful additions to the circulation could from time to time be made. Changing conditions have apparently rendered it now inoperative to that end. The high margin in bond securities required, resulting from large premiums which Government bonds command in the market, or the tax on note issues, or both operating together, appear to be the influences which impair its public utility."

The explanatory paragraph will be received by many with incredulity. They have been led to believe that the issue of circulating notes by national banks is a monopolized privilege, from which they derive enormous profit. The facts may be briefly presented, and they best refute the common error.

Under the most favorable circumstances, the profits now derivable from this source to a bank with a capital, say, of $100,000, using 4 per cent bonds as a basis for circulation, is less than $295 per annum, where the loaning rate for money is 4 per cent per annum. Where the rate of interest is 6 per cent, the result is a loss of $98 per annum. Where the rate of interest is 8 per cent, the annual loss is $495.

Do not these results sufficiently account for the fact that bank note circulation has gradually diminished in volume, while the general needs of the country have steadily grown? We may congratulate ourselves that a majority of the people are gaining a comprehension of the truth, and that both Houses of Congress appear to be ready to amend the laws.

Measures have already been introduced into both Senate and House which have for their clear purpose the placing of secure foundations under that money

standard which, practically for more than sixty years, and by statute for more than twenty-five years, has measured the relations in value in all our commodities, and in the many diversified forms of labor and service.

The measures proposed reach even further than this. They propose certain modifications in the National Banking Act which, if adopted, give promise of curing, to a degree, the constriction, inconvenience and embarrassment of a rigid currency system, which has proven its incapacity to respond to public needs.

It would be profitless now to inquire whether bond-secured bank note circulation can ever be the ideal system which the true economic laws demand. Here, as in other departments of life, habit and preconceptions must be taken into account by those who fix public opinion into law. Certain it is that, until we know the truth and follow it, in all the items of our economic relationship, we shall not be free—free from the disabilities and losses which inevitably follow false opinion and false methods. Nature is, on the whole, a kind but an inexorable mistress. She entices us into the paths of wisdom by alluring whispers of reward, while she follows with a punitive whip the laggards and the indifferent who will not hear her voice.

AGRICULTURAL CREDIT BANK UNPOPULAR.

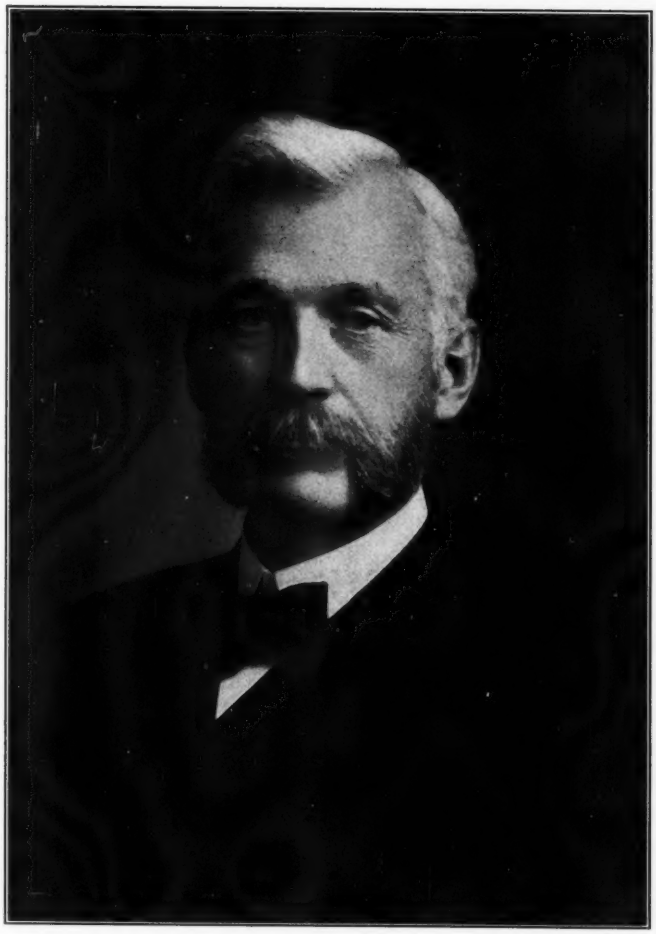
An agricultural credit bank, recently founded under the title Le Syndicat National du Crédit Agricole, has had to return the deposits of its subscribers, owing to lack of the support which was expected. This establishment was instituted under the patronage of two former ministers of agriculture, MM. de Mahy and Gomot, M. Perivier, first honorary president of the Paris Court of Appeal, and leaders of the Méline agricultural group in Parliament. A note communicated to the press by the board states that, in the present circumstances, French investors did not think fit to give their support to the scheme, which was intended to put in practice the agricultural laws recently voted by the Legislature with a view of increasing the prosperity of the country districts by the establishment of agricultural credit. This decision is said to have been unavoidable in consequence of the want of success of the issue. A question has arisen as to who is to defray the preliminary expenses. The syndicate has delegated full powers to a banker, who had undertaken all the charges of printing and advertising, but, owing to an alleged breach of contract, these items have remained unpaid. It is announced that the creditors intend to make the board civilly responsible. One of the aims of this still-born enterprise was to diminish foreign competition, and suppress transactions of a speculative character. The capital was to have been $7,720,000. The enterprise was regarded as being fostered by the Méline Parliamentary group, and its failure to secure public support is considered as another indication of the small favor with which the views of that politician are just now regarded by the majority of French citizens.

JAMES B. FORGAN.

James B. Forgan, who was elected president of the First National Bank of Chicago to succeed Samuel M. Nickerson, has spent practically all his business life in banking institutions. He was born in 1852 in St. Andrew's, Scotland, and is forty-seven years old. After leaving school he went into the Royal Bank of Scotland, serving an apprenticeship there. He then applied for a position in the head office of the Bank of British North America in London, and obtained it after a competitive examination. Going to Montreal in its service, he was transferred to New York and later to Halifax, N. S., still in its employ. There he left it and obtained the position of paying teller in the Bank of Nova Scotia, Halifax. He remained with that institution for thirteen years, holding the position of manager of several of its branches at different times, and acting for five years as inspector of agencies. In 1885 he went to Minneapolis and established the branch of the Bank of Nova Scotia there. Several years later the directors of the Northwestern National Bank of Minneapolis requested him to take the position of cashier. He accepted, and while acting in that capacity kept an account with the First National Bank in Chicago and occasionally met Lyman J. Gage, president of the Chicago bank. In 1891 Mr. Gage offered Mr. Forgan the position of vice-president, and he came here January 1, 1892, and continued in that position until the recent election.

NATIONAL CITY BANK AFFAIRS.

At the special meeting of the stockholders of the National City Bank there were represented in person and by proxy 9,287 shares. By a vote of 9,247 shares in favor and no share against, it was voted to increase the capital stock from $1,000,000 to $10,000,000. By a further vote of 9,287 shares in favor to 31 shares (represented by an executor who declared himself personally in favor of the resolutions, but prevented by the terms of his trust from voting therefor), it was further resolved that of the increased capital stock 85 per cent be allotted to all the stockholders at par, and that the remaining 15 per cent be allotted to Mr. Henry Parish as trustee, to be apportioned by him in his discretion among the directors, they paying therefor $150 per share. Of this $150 per share $50 is to be distributed among the present stockholders, thus reducing their payment to about $91 per share, and the remaining $100 per share being payable to the bank. This arrangement is made in the interests of the bank for the purpose of allowing the directors to be elected at the next annual meeting to acquire a permanent investment in the capital and earnings and thus become permanently identified with the institution.



JAMES B. FORGAN,

President FIRST NATIONAL BANK, CHICAGO, ILL.

THE NEW YORK
PUBLIC LIBRARY
ASTOR, LENOX AND
TILDEN FOUNDATIONS.

COINAGE OF THE UNITED STATES IN 1899.

Coinage operations were conducted during the fiscal year 1899 at the mints at Philadelphia, San Francisco, and New Orleans, and amounted to 122,270,945 pieces, of the value of $136,855,676.79.

The coinage of nickel and bronze is confined by law to the mint at Philadelphia, at which institution 49,532,086 pieces, of the value of $956,910.14 were manufactured.

The following table exhibits the coinage during the fiscal year 1899 by the mints, by denominations and pieces:

Denominations.	Pieces.	Value.
GOLD—		
Double eagles	3,793,043	$75,860,860.00
Eagles	1,276,892	12,768,920.00
Half eagles	3,897,422	19,487,110.00
Quarter eagles	24,116	60,290.00
Total gold	8,991,473	$108,177,180.00
SILVER—		
Standard dollars	18,254,709	$ 18,254,709.00
SUBSIDIARY—		
Half dollars	6,433,259	$ 3,216,629.50
Quarter dollars	15,628,709	3,907,177.25
Dimes	23,430,709	2,343,070.90
Total subsidiary	45,492,677	$ 9,466,877.65
Total silver	63,747,386	$ 27,721,586.65
Five-cent nickels	11,539,732	$ 576,986.60
One-cent bronze	37,992,354	379,923.54
Total minor	49,532,086	$ 956,910.14
Total coinage	122,270,945	$136,855,676.79

The aggregate number of silver dollars coined from March 1, 1878, to June 30, 1899, under the provisions of the acts of February 28, 1878, July 14, 1890, and March 3, 1891, was $480,251,231, as shown by the following table:

Coinage under act of—		Amount.
Feb. 28, 1878 (Bland-Allison)		$378,166,793
From July 14, 1890, to repeal of the purchasing clause of the Sherman act, Oct. 31, 1893	$36,087,285	
From Nov. 1, 1893, to June 12, 1898	42,139,872	
Coined under the war revenue bill approved June 13, 1898	18,778,809	
Total under act of July 14, 1890		97,005,966
March 3, 1891 (recoinage of trade dollars)		5,078,472
Total		$480,251,231

There was an increase in the Treasury in 1899 over 1898 of $71,461,994 in gold and silver bullion and coin, and a decrease during the same period of $31,568,671 in the amount of paper money, a net increase in metallic and paper currency of $39,893,323.

In gold bullion there was an increase of $23,194,190 and in gold coin an increase of $56,313,950.

In silver bullion there was a decrease of $13,838,439, and in silver dollars an increase of $12,062,255.

On July 1, 1899, the metallic stock in the national banks was $301,091,018 as against $280,761,777 on the same date for the previous year, an increase in 1899 of $20,329,241. The increase in gold coin for 1899 was $19,721,581, and in silver dollars $398,387.

The amount of paper money held in the national banks July 1, 1899, was less by $592,568 than on July 1, 1898. The total increase in metallic and paper money held in the national banks on July 1, 1899, over that of July 1, 1898, was $19,736,673.

The total metallic stock in other than national banks and in general circulation on July 1, 1899, was $509,532,344, and in paper currency $877,563,254, as against $498,358,854 and $840,553,651 respectively, on July 1, 1898—an increase in the former of $11,173,490 and in the latter of $37,009,603.

The increase in gold coin over the previous fiscal year was $2,121,004 and in standard silver dollars $4,109,067.

The increase in the total metallic stock on July 1, 1899, over that of July 1, 1898, was $102,964,725. The increase in gold coin was $78,156,535 and in standard silver dollars $16,569,709. There was also an increase in the total stock of paper currency of $4,848,364 and in the total stock of metallic and paper currency of $107,813,089.

KLONDIKE MINING CONDITIONS CHANGING.

Reports come from Dawson that, owing to the high cost of living in the Klondike, only the very rich mines in that region can be worked profitably without the aid of machinery. Hydraulic mining will soon have to be adopted in that country, and the opportunity has now arisen for capitalists to buy up claims to be operated by machinery, which will yield rich returns for the money invested. It is said that many representatives of English companies are already on the ground looking after the interests of their principals. It is believed that the poor man's chances in the Dawson region are gone, and that profitable mining can only be prosecuted by the aid of modern appliances.

CONFORMING TO GENERAL CUSTOM.

The crank in business! May the Lord have mercy on his soul. He delights in oddity. He has his own way of doing things, he says. Around this the busy world must revolve. He is very particular, very precise, the smaller the matter, the more exactness. Oh, it is delightful to do business with him! His way has no more harmony with the ordinary ways of doing than pain has with pleasure. He may be depended upon to go against the grain. Not that he always does. In some things he is free of enthusiasm and effaces himself entirely. But these little ways of his! Ah; when Gabriel blows his trump he will insist on appearing in his own proper and individual way. You know him! He has an invariable trademark. All persons like to see their names properly written, but if a letter is wrong in the writing of this man's name he immediately has a fit of horrors and spurns the instrument with contempt. There are all kinds of cranks, in business and out of it, but the crank who is a fool, and doesn't know it, is the worst.

We can easily forgive ignorance, but the man either in society or business who sets his little ego against the conventionalities is beating the wind. A man may think as he pleases, he may advocate, reasonably, great changes in affairs, but the world is not a rubber ball that bounds back the harder you throw it.

The peculiar business of banking is built upon public as well as private confidence. The fact is reiterated to suggest that one of the banker's most important studies is an analysis of this public confidence. Matters of what we may term spiritual import, accurately comprehended, enable him to pursue a course which returns to him dollars.

Now, then, it becomes at once apparent that he cannot oppose himself to the best interests of the community and foster that subtle sympathy which is a component and cause of good will. He must be public-spirited. He must always do his part in those movements which are intended to promote the interests of all. Not that he should fail in conservatism, nor that he should fail to set his face firmly against delusion, selfishness and folly. He is expected to do that, by the very nature of the training he gets in his calling. But he should not, as some do, pride himself upon his stinginess or his old fogyism. It is not necessary that he become a local leader. This is what he should not do. He has enough to do to attend to his own business, for in that is wrapped up much of the prosperity of the community. Yet it is part of his business to lend his time, talents and influence to all good works. The seats on the stage will always be taken, he need have no doubt that the prominent citizen will appear, even though he himself take a back seat.

The banker is not a free man. This is a fact for which we have contended elsewhere. He is a public servant, the manager of a corporation which is a public agent, acting and created by a state charter. Not only that, but the bank receives passive support from all the people, active support from its customers. Thus it becomes an integral part of the community and cannot rightfully disregard its well-being. In all those things which do not directly touch the con-

duct or profit of his business, the banker will find that this study of public duty will bring its reward in that smooth sailing which is as pleasant as it is profitable. The young man, therefore, entering a life of banking should awaken his consciousness as to his own personality and that of that greater person, the community, and the relations of these two. A thoughtful observer will discover faults in himself. He will also discover that communities may be and are cranks, as well as individuals. And when he learns that he cannot force his own ways and ideas upon the community, nor ride down the faults of that community, he has learned a needful fact in banking, and a lesson in life which will save him many a failure. The reformer who expects to change the world in a lifetime is doomed to disappointment.

Much that appears to be "trimming" in the business world is not. Philosophic minds, as we have indicated, attain a sense of proportion which forbids those intense struggles and wild visions which make so many men ridiculous and destroy their influence. True, there are those who would sell their immortal souls for a mess of pottage; who blow hot and blow cold for popularity's sake; who are afraid of their shadow and eat their own words for the dollar's sake; but they are few. It is not a deplorable trait that business teaches a man the unwisdom of being intolerant.

A banker, when the time comes, should with polite dignity assert his opinions undeterred by malicious clamor. He should, in the economic affairs of his town and city, be heard; should speak and lend his influence to the right, regardless of the vicious cry of "money power" or "money bags," yet with deference.

Take the matter of taxes, he should be willing to abide by the general wish of the people, though the levy cost him heavily and bring no direct benefit. So with internal improvements of every character, provided always he believes they are wise and not harmful.

Now it is a fact that the people will stand less crotchets in a banker than in any other business man. Many a good man at heart wonders why he does not prosper in trade. He works, he thinks, and he is not mistaken, he is really industrious. He wishes the world well; that is true, his nature is kindly. Unfortunately he rides a hobby and does not know it. With the banker hobby-horses are certainly fatal.

The man of business can make himself very unhappy by being an old maid. Everything must be done with that precision which brooks no deviation or interference. Nothing is done right unless according to his forms and rules. Alas, there are too many people to contend with in this world to hope to control them all. The great public has a way of its own.

Not that a good business man will slide along and get through with the least possible trouble; no, he will do his own work in his own way, keep his own views while bowing to the inevitable, be independent and fearless, when proper and needful. But whether in matters of opinion, public work, business forms, social and political movements, he will in each acquiesce, just as the good citizen does in government, in the will of the majority, and conform to general custom when his private conscience be not involved.

CHARLES W. STEVENSON.

GOLD AND SILVER STOCKS SINCE 1873.

The stock of gold and silver and the amount per capita at the close of each fiscal year since 1873 in the United States is exhibited in the following table, compiled from the reports of the Director of the Mint:

OWNERSHIP OF GOLD AND SILVER JULY 1, 1899.

Ownership.	Gold coin and bullion.	Silver dollars.	Total silver.	Tot. gold and silver coin and bullion.
United States Treasury...(a)	$250,471,536	(b) $ 14,948,188	$106,264,814	$ 356,736,350
Nat. banks (June 30, 1899).(c)	309,338,008	(d) 40,940,612	47,484,038	356,822,046
Private banks and individuals	403,055,961	422,677,431	485,537,891	888,593,852
Total	$962,865,505	$478,566,231	$639,928,743	$1,602,152,248

(a) Gold coin and bullion in Treasury exclusive of $32,655,919 gold certificates outstanding.

(b) Silver dollars in Treasury exclusive of $402,136,617 silver certificates outstanding.

(c) Includes $171,647,390 Treasury and clearing-house gold certificates.

(d) Includes $32,578,638 silver certificates held by national banks.

The stock of gold coin and bullion owned by the Treasury on July 1, 1899, was greater than that of July 1, 1898, by $82,663,810, and that owned by national and private banks and individuals on July 1, 1899, exceeded that owned on the same day of the previous year by $18,686,915—a total increase in ownership of gold in 1899 of $101,350,725.

The stock of silver dollars owned by the Treasury on July 1, 1899, was greater than that of 1898 by $52,148, and the number owned by national and private banks and individuals on July 1, 1899, exceeded that of the previous year by $16,517,561; a total increase in ownership during 1899 of $16,569,709.

The stock and location of the metallic and paper money in the United States on July 1, 1899, was as follows:

LOCATION OF THE MONEYS JULY 1, 1899.

Moneys—Metallic.	In Treasury.	In national banks June 30, 1899.	In other bks and in circulation.	Total.
Gold bullion	$119,882,772	$.....	$	$ 119,882,772
Silver bullion	85,515,898	.....	338,062	85,853,960
Gold coin	163,244,683	(a) 286,185,618	393,552,432	842,982,733
Silver dollars	417,084,805	8,361,974	53,119,452	478,566,231
Subsidiary silver coin.....	5,800,728	6,543,426	62,522,398	74,866,552
Total	$791,528,886	$301,091,018	$ 509,532,344	$1,602,152,248
Paper.				
L'g'l t'nd'r notes (old issue).	$ 38,329,174	$116,337,935	$ 192,013,907	$ 346,681,016
Legal tender notes (act July 14, 1890)	956,516	.....	92,561,764	93,518,280
Gold certificates	1,641,900	23,152,390	9,503,529	34,297,819
Silver certificates	3,948,887	32,578,638	369,557,979	406,085,504
National bank notes	3,545,432	(b) 25,564,364	212,241,075	241,350,871
Currency certificates	1,080,000	18,590,000	1,685,000	21,355,000
Total	$ 49,501,909	$216,223,327	$ 877,563,254	$1,143,288,490
Grand total	$841,030,795	$517,314,345	$1,387,095,598	$2,745,440,738

(a) Includes $148,495,000 gold clearing-house certificates.

(b) Includes $6,007,103 of their own notes held by different national banks.

MONEY OF THE PHILIPPINE ISLANDS.

The money of the Philippine Islands is discussed in a report by the British Vice-Consul at Manila, a copy of which has been received by the Treasury Bureau of Statistics. It contains the following statements:

Gold.—The currency of the Philippine Islands was originally gold, Spanish "Onzas" of Charles III and Ferdinand VII predominating. Small gold coins, with "Filipinas" inscribed on them, of 1 dollar, 2 dollars and 4 dollars were locally minted at Manila and were not current in Spain. The Manila mint was open to the public until 1868 for the coining of the above three pieces at a small charge. Coined gold (principally American double eagles) was recoined. Very few ingots, if any, were used for this purpose, the operation leaving a clear profit of 18 to 20 per cent. This practice ceased when exchange declined heavily and left no profit.

Silver.—Mexican and old Spanish dollars, with fractions of the latter, constituted the silver currency. These Spanish coins, which comprised the now rare "Dos Mundos," set and specimens of Ysabel II, together with the imported Mexicans, were frequently at a premium over the gold dollars, similar conditions also existing in the Island of Cuba. When, however, silver began to depreciate the gold coin was rapidly exported and replaced by Mexican dollars. In 1877 the gold currency was considered a failure owing to the above reasons. About this time a law was passed by the Spanish government prohibiting the importation of Mexican dollars, but permitting the circulation of those that were already in the island. Smuggling from China of Mexican dollars (dated previous to 1878) was carried out during the Spanish regime in many instances with the aid and knowledge of the Spanish customs and other officials. Gold consequently left the island completely. The dollars fluctuated according to the price of silver, as the fluctuation reached sometimes 10 to 15 per cent; the smuggled importation continued until it would drop to "par." For instance, during the export season when money was scarce, Manila rates would rule as high as 10 or 15 per cent over those in Hongkong and China, whence the dollars were smuggled, which attracted contraband, while in the autumn the exchange would fall to par on those places, there being frequently an export of Mexicans at this season to be again replaced by smuggled coins when required.

The government at Madrid, it is said, endeavored to alleviate this state of affairs, especially as there was a big depreciation of Philippine as compared with Spanish silver, but could not act for the want of funds.

Several millions of Mexican dollars were recoined in Manila and converted into pieces of 10, 20 and 50 cents—835 fineness and 25 grammes; the treasury gained 10 per cent on this operation, but was unable to materially decrease the large stock of Mexicans. These locally minted pieces differed from the Spanish

since their value was stated in fractions of a "peso," thus the 20-cent piece was inscribed "20 cent de peso," while of those in Spain the inscription read "una peseta."

In 1897 the money question became serious, and at the commencement of the Philippine insurrection some six millions of coins of 1 dollar each, 900 fine, 45 grammes, were minted in Spain and sent to the Philippines. They were similar to the Spanish current dollars, but were marked "Islas Filipinas," and bore the head of Alfonso XIII. These dollars were 8 per cent under the value of the Mexicans. Some seven or eight millions may be considered as a fair estimate of the number of Mexicans circulating in the Philippines at this period. Besides this, a large number of half dollars was exported for use in Morocco—presumably to pay part of that country's indemnity to Spain, until legislation put an end to the business. On the arrival of the Americans a large amount of United States gold was brought by the military. Some difficulty was experienced at the beginning, as the natives and Chinamen did not know the values. The exchange of United States gold or silver to the Philippine or Mexican silver is commonly accepted at 1 dollar United States for 2 dollars Mexican or Philippine; but the exchange varies at the banks and large commercial houses according to the value of the Mexican dollar in London and San Francisco. Mexican dollars, irrespective of dates, have been recently imported through the banks in large quantities. There is a shortage of subsidiary coinage, no fraction of the Mexican silver dollar having ever been in circulation.

Notes.—Notes of 5 dollars, 10 dollars, 25 dollars, 50 dollars and 100 dollars, and it is believed some few 200 dollars, were issued by the Banco Espanol Filipino, and are still current. The notes of 200 dollars are now being recalled. This question of notes is problematical. The American authorities may recognize the privileges granted by the Spanish government to this bank, twenty-one years of which are still unexpired.

Copper.—In the reigns of the later Philips and Ferdinands, speecial coins of 2, 1 and ½ quartos were minted, probably in Spain, for use in the "Ultramaros" (principally in the Philippines). They are now extremely rare, and are not found in circulation. The copper coins which were current in Spain and issued by Charles III, Philip V, Ferdinands VI and VII, and Ysabel II, were imported into the islands. They consisted of 2 cuartos, 1 cuarto, ½ cuarto or "octavo" and the "maravedi" (¼ cuarto). The three latter denominations were little used, the Chinese retail venders giving a counter or token of turned wood with a bone center, bearing a Chinese inscription, which was accepted in lieu of a cuarto. In Spain the "peso," or dollar, was divided into 20 "reales" of 8 cuartos each, while in the Philippines 8 reales of 20 cuartos composed the dollar. The pieces of 2 cuartos, on account of their circulation both in Spain and after in the Philippines became almost illegible, often appearing to be only round pieces of copper. Most of these coins have now been exported to Spain or China to be used as old copper. A short time before the late war five lacs of dollars in copper coins (1 cent and ½ cent of a peso) similar to those now current in Spain, were imported. Most of this shipment has gone inland, a small

amount remaining in the treasury. Small quantities have also found their way back to Spain; as these coins are still current there they afford the only means of taking money to the Peninsula without losing on the exchange. Some United States copper cents, valued at 2 cents local, are to be seen. Cents from Hongkong, Straits Settlements and adjoining British possessions are also to be met with, owing to lack of copper coinage.

MONEY ORDERS NOT BILLS OF EXCHANGE.

The following communication to M. B. Wilson, president of the Capital National Bank of Indianapolis, Ind., is self-explanatory:

Sir: Your letter of October 12th has been received, asking, in behalf of your own bank and other banks throughout the United States, for a reconsideration of a ruling, which you are informed has been made, exempting express companies and their agencies from special tax as brokers for carrying on the business of selling exchange.

A similar request has been received from officers of banks in all parts of the country; and it appears that all these letters have been based upon an opinion expressed by a committee of the American Bankers' Association, that the ruling referred to is "an unfair discrimination against one class of dealers in bills of exchange, and in favor of another class of dealers in the same."

There has, however, been no ruling made by this office that express companies or their agents, engaged in the business of negotiating purchases or sales of bills of exchange, are exempt from special tax as brokers. The only ruling bearing on this subject is published in Treasury Decisions, 1899 (Vol. 1, p. 630, 631). By reference to that ruling, which will be shown you at the office of the collector of internal revenue in your district, you will see that, after citing the definition of "exchange" in commercial law, it merely states that—

"Upon examination of the form of money orders sold by agents of express or telegraph companies, I am of the opinion, and so hold, that these money orders are not bills of exchange in contemplation of the statute; and that, therefore, these companies are not required to pay special tax as brokers by reason of the money-order business carried on by them at their various agencies throughout the country."

My opinion that these money orders, or "travelers' cheques," issued by express companies are not bills of exchange finds support in an opinion of the Attorney-General concerning checks, in which, referring to the decision of the Supreme Court of the United States in Merchants' Bank vs. State Bank (10 Wall., 604), and to definitions given in books on commercial law, he says:

"From the foregoing the distinctions are sufficiently manifest to show that in commercial law a check drawn upon a bank is a different instrument from a bill of exchange, either inland or foreign, and that the distinctions are fully known and recognized in commercial transactions. (Pamphlet compilation of opinions relative to the application and administration of the war-revenue act of June 13, 1898, pp. 30 and 31.)"

If checks are not bills of exchange, it seems to me that for a stronger reason the money orders of express companies, in the form and with the restrictions in which they are ordinarily drawn, can not be regarded as bills of exchange.

The word "exchange" in paragraph 2 of section 2 of the act of June 13, 1898, defining brokers, is held to mean bills of exchange. The ruling to which objection has been made (apparently upon a misunderstanding of its purport), you will observe, is strictly confined to the money-order business of express companies. Whenever, therefore, collectors of internal revenue come into the possession of facts showing that express companies or their agents within their districts are engaged in the business of purchasing or selling bills of exchange without having made return and paid special tax as brokers within the time prescribed by the law, it becomes their duty to report such cases to this office for assessment of the special tax and 50 per cent penalty.

Respectfully,

G. W. WILSON, Commissioner.

GERMAN BANKING IN THE EAST.

A company has just been formed in Berlin, under the title of the German Bank for Palestine, for the purpose of carrying on a general banking business, and especially a commercial and money exchange branch in Palestine and the Levant. Among the founders are the German Palestine and Oriental Company, Count Hohenlohe Oehringen and the banking firm of K. von der Heydt, Berlin. The capital of the company is not large, having been fixed at 450,000 marks, divided into 450 shares of 1,000 marks each. A special correspondent also gives the following particulars of the German thaler currency: Notwithstanding the law which gave Germany a unique gold standard, there is still in public circulation a very large number of silver thalers. In 1892 these thalers represented a value of 235,059,000 marks, which in 1898 had been reduced to 178,089,000 marks. This large quantity of silver thalers is really a hindrance to transactions, and the Reichsbank, under its present constitution, is continually exposed to the danger of having to exchange these thaler pieces for gold. With a view of obviating the difficulty the Imperial Government is about to bring before the Reichstag a bill providing for the calling in of all the silver thalers now in circulation, and their conversion into fractional silver coinage; that is to say, five-sixths will be converted, the remaining sixth part being sold as ingots. No loss will result from this operation, and the calling in of the silver thalers will allow of the silver divisional coinage being increased from 10 to 14 marks per head of population. The value of the fractional silver coinage in circulation is at the present time 515,000,000 marks, and the suppression and conversion of the silver thalers will add another 255,000,000 marks to it. The operation is to extend over ten years.

CRITICS ARE ANSWERED.

Secretary Gage, in complying with a request from Congress for information relative to the business transactions with the National City Bank, made an exhaustive report, which is summarized as follows:

First. The reason for utilizing national banks as depositaries for public moneys, as authorized by law, when the receipts of the Treasury were exceeding its expenditures, has been to avoid the disturbance to business which the withdrawal of large sums of money from active circulation to the Treasury vaults must inevitably cause. The policy thus pursued by me has been the established policy of the Government for many years, and a departure from it under similar conditions would certainly cause disastrous results.

Second. The reason for directing the internal revenue receipts into depositary banks at this time is that the revenues are now largely exceeding disbursements from month to month, and seem likely to do so for an indefinite time. This condition would be a menace to the business world if assurance were not given that this surplus would be diverted from the Treasury vaults to public depositaries, where, while secure to the Government, it would remain available to business use.

Third. The reason for directing all of the internal revenue receipts to one depositary was that it is more convenient to first collect the receipts of numerous offices into one place, and make the desired distribution from it, than to give new instructions daily to 113 collectors. The most convenient agency to effect such distribution is a bank which is a member of the New York clearing house.

Fourth. The reason for selecting the National City Bank as such distributing agent was that at the time the order was issued it was one of but two banks which had offered bonds sufficient to cover the amount of the daily deposit. Its bond deposit was $4,000,000, and that of the Hanover National Bank $1,910,500. The National City Bank was therefore the one most naturally chosen. Of the sixty-eight banks applying for a share of the deposits, the National City Bank, the Hanover National Bank and three others, applicants for over $800,000 each, are the only ones out of the sixty-eight constituting group one which have not been supplied the full amount for which they had offered security.

Fifth. The custom house property was sold to the National City Bank as the highest bidder on July 3, 1899. Under the terms of the sale it had the option of paying in cash all of the purchase money at any time, or any part it might elect above $750,000, which sum it was absolutely obliged to pay. It exercised this option by choosing to pay $3,215,000, leaving $50,000 yet due. No deed will be executed until full payment has been made.

The payment received was turned into the Treasury by deposit in the National City Bank, it having been the established custom of Treasury officials, under the counsel of their legal advisers, supported by decisions of the Supreme Court, to consider moneys on deposit to the credit of the Treasurer of the United

States in designated depositaries as moneys in the Treasury. This deposit was made in a depositary bank for the same reason that other deposits have been made in them—viz., because to withdraw the currency into the vaults of the Treasury, where it was not needed and could not be utilized, would have required a withdrawal of credit that was being extended in commercial circles, and to that extent a disturbance to the natural order of business would have followed. To have required its payment by the National City Bank to another designated depositary would have been an ungracious discrimination without substantially changing the fact.

Finally, under my administration of the Treasury Department no discrimination in favor of one bank against another has been made. Generally speaking, when an increase in depositary banks was desired, all have been invited to qualify themselves for receiving such money, and have been equally and equitably considered in their respective relations to the Treasury.

SAVINGS BANKS OF FRANCE.

A report has just been made to the Government on the operations of the savings banks of France for the year 1897.

The number of savings banks in France on December 31, 1896, (545) had not changed during the year, but 13 had established branches, which increased the number of branch banks to 1,181. In addition to this, 356 tax collectors had represented 60 banks in 39 departments. The number of bank books in use in December, 1897, was 6,772,582. The sum due depositors was 3,427,096,888 francs ($661,329,700). The total receipts during the year, including deposits, the interest earned for depositors, and the arrearages left by them on deposit, reached 835,016,017 francs ($161,158,091). The disbursements in money, in the purchase of government bonds, deposits to account of old age pension fund, and by the reduction of accounts passing the legal limit of 1,500 francs ($289.50), aggregated 799,259,989 francs ($154,257,178). The amount paid in interest was about 100,000,000 francs ($19,300,000). The sum total of deposits is nearly one-tenth less than the disbursements.

Compared with 1896, there was an increase of about 20,000,000 francs ($3,960,000) in the deposits of 1897. A law of 1895 fixed the maximum of deposits at 1,500 francs ($289.50), interest included, except for old depositors, for whom the limit is 2,000 francs ($386).

Among depositors the men exceed the women in number, the first footing up to 3,540,582; the second, 3,232,000. The number of minors was 95,588 boys and 92,800 girls. There is one depositor for every five and one-half persons in the country, or 179 for every 1,000 inhabitants. Since 1835, when the enumeration of depositors was begun, the increase has been constant. At that time the ratio was 4 per 1,000; in 1860 it was 31; in 1870, 58; in 1880, 104; in 1890, 151.

The following details are noted among the depositors: Persons at the head of some agricultural, industrial or commercial interest—men, 29,288;

women, 19,833; farm hands, all who work for wages on farms—men, 31,476; women, 20,168; persons working in mills, factories, at any employment not exclusively agricultural, dressmakers, washerwomen, ironers, milliners, even those owning small establishments of their own—men, 37,368; women, 31,907; hired servants, valets de chambre, etc.—men, 15,641; women, 32,058; soldiers and marines, in which class are included not only men who belong to the army and navy, but gendarmes, field guards, game-keepers, policemen, and custom-house employes—men, 4,754; women, 1,170; employes in offices, public administrative offices, conductors, letter carriers, clerks and typewriters—men, 15,516; women, 4,647; the liberal professions—men, 4,719; women, 2,663; persons without professions, including married women who have their own private bank accounts—men, 18,244; women, 56,978; school children—boys, 19,795; girls, 16,186.

Since 1882, 526,596 new accounts have been opened by minors—boys, 231,-262; girls, 295,334. The excess among the latter is attributed to the larger number of girls employed as domestics, living in a family and not subjected to so many temptations for spending their money. It is very common for French children to have a bank account, and they will always tell you, in a somewhat boastful way, how many francs or hundreds of francs they have in the bank.

In the common schools, the children deposit with their teachers from 1 sou (1 cent) upward, and a representative of the savings bank comes around once a month to collect these little hoards. If a child deposits but one sou, he receives in return a very small livret, or bank book. When his deposits reach the sum of one franc (19.3 cents), his importance entitles him to a "grand livret." Many children, or parents for them, deposit it in an endowment fund, which is to provide them with a capital of 5,000 or 10,000 francs on reaching their majority.

Our washerwoman has six children, each of whom deposits from 1 to 10 sous every week. She thinks her four girls will have enough money saved to buy them a trousseau when they get married. Nearly every father and mother endeavors to make provision for starting their children in the world, to provide the girls with a marriage portion or with a good outfit in the way of clothing and furniture for an apartment, the boys with an education, knowledge of a trade, and means of earning a livelihood.

The amount owned by the savings banks in 1897 was 118,500,000 francs ($22,870,500), which was invested in government bonds, real estate and mortgages.

NEW AMERICAN BANK IN MEXICO.

A new American banking concern opened for business under the title of the American States Banking Company, with $100,000 paid in capital. George J. Ham is manager. The American bank earned last year 30 per cent. It was formerly known as the American Surety Bank, but recently changed its name. It has been a prosperous institution from the start and has a large share of the American business and much of the foreign and Mexican custom.

FRENCH GOLD AND SILVER COINAGE.

The report just issued by the director of the French mint contains some important facts on the coining of gold and silver. The production of monetary units in the mint of France has been steadily increasing for a number of years. In 1894 the number of pieces of money coined for France, her colonies and foreign countries was 46,000,000; in 1895, 54,000,000; in 1896, 62,000,000; in 1897, 111,000,000, and in 1898, 98,000,000. The mint can double this output. Russia alone has had 82,000,000 coins struck in France since 1896. The French mint has also done work during the past two years for Indo-China, Tunis, Ethiopia, Morocco and Bolivia.

The quantity of gold produced during the last fifteen years is placed at $2,500,000,000 in round numbers, of which amount the Transvaal is credited with a production of $386,000,000. It is believed that not less than 200,000 pounds have been used in the arts. The weight of gold struck annually into coins varies between 660,000 and 1,320,000 pounds. The quantity recoined is to be added to this. But in spite of the increase in the output it is declared that the war in the Transvaal will cause a scarcity of the metal in many commercial centers, the result being a great falling off in the quantity used in the arts.

The report notes a constant increase in the output of silver. A writer in speaking of this says:

"No one can see where the masses of silver are going which continue to pour out upon the world, or where they are to be used. The old 15½ standard is now but a myth, and the price has fallen from 220 francs for 1 kilogram ($42.46 per 2.2046 pounds) of fine silver to 100 francs ($19.30). In the presence of such a decrease in price, one would expect a diminution in production; but the case is just the reverse. The fact that the yield steadily increases proves that prevailing rates are remunerative."

The production of silver has risen from 3,000 tons in 1888 to 6,000 tons in 1898. Of this it is estimated that 2,250,000 pounds are absorbed in the arts and general industry, divided among countries as follows: In the United States, 580,000 pounds; in France, 330,000 pounds; the same in Germany and England; in Russia, 210,000 pounds, and in Austria-Hungary 115,000 pounds.

It is asserted in the French economic journals that cargoes of silver go to the Orient every year, where it is in all probability hoarded in ingots, the mints of Calcutta and Bombay being closed to it. Specialists estimate the amount thus disposed of at about 2,250,000 pounds. The calculations leave 2,100,000 pounds to be accounted for.

The total number of medals sold by the mint during the year was 291,000, of which 8,124 were of gold and 186,413 of silver, the others being of copper, bronze, etc. The mint sells its medals all over the world.

CREDITS IN FRANCE.

Robert P. Skinner, consul at Marseilles, gives an interesting description of banking methods in France.

Payments in Marseilles are effected by means of bank credits or documentary drafts. In the former case, the American or Marseilles buyer, as the case may be, furnishes the seller with a written engagement from a London or Paris banker to the effect that such banker will accept the drafts of the seller, and pay them at maturity upon delivery of the documents forming the title of the property in the goods, bills of lading principally. The London or Paris banker, by this system, assumes the responsibility, in which the seller has no future concern. The banker may deliver the documents to the buyer against payment or give credit, according to his judgment and at his risk. In case the banker fails after having accepted the drafts and thereby obtained possession of the title of the property, it is well established in Europe that the buyer is responsible and that the seller would have a right to pursue him for reimbursement, since it is considered that the buyer supplied the bank credit, chose the banker, and is therefore responsible for his banker. In the United States this principle does not appear to be clearly admitted in law.

In a payment by means of documentary drafts the seller, dealing with a firm in good credit, draws directly on the buyer and pins the documents or titles to property, bills of lading, etc., to the draft. It is stipulated that the draft is payable against delivery of the documents. The seller remits his draft to his banker, gets his money under discount, and the draft may pass through the hands of many bankers before it finally reaches its destination and is paid. In this case, the seller's responsibility never ceases until the day of payment; but it is very limited as long as the bank that holds the draft is solvent. Of course, if a bank should act against the stipulations of the draft and deliver the documents without payment, it, and not the seller, would be responsible.

Marseilles is not a banking center, and there are no well-determined rates of exchange. All banking business of any importance is done through London or Paris. The London rates are generally more favorable, and that city absorbs the larger share of business between Europe and America.

Americans, desirous to deal directly with the foreign purchaser, are often impatient when they discover their own impotence to do so without the intervention of the French broker. They do not realize that the broker's commission is paid willingly; that the French buyer or seller regards his services as indispensable; and that, having been a commercial factor as old as the world, the broker will continue—here at least—to be the inevitable medium of exchange for years to come. In former times all French brokers were sworn government nominees, with privileges and functions debarring outsiders from usurping their places. At present stock brokers and ship brokers only are nomi-

nated by the government. Any person can therefore set up as an ordinary broker. They carry samples, appraise goods and determine questions of quality. They do not unload, ship or forward goods, nor do they store them.

The best brokers of Marseilles adhere strictly to their trade principles, take no risks and buy and sell on order, giving the buyer the name of the seller, and vice versa. It might be presumed that buyer and seller thus coming in contact would thereafter operate without a middleman, but experience shows that when occasion arises for a new transaction, both buyer and seller again seek a broker. There is nothing to prevent a broker from buying or selling on his own account, but such men fall into disfavor. A broker suspected of having an interest in the rise or fall of prices is no longer an impartial agent.

BRANCH BANKS IN COLONIES.

In the House of Representatives December 8, 1899, Mr. Hill introduced the following bill, which was referred to the Committee on Insular Affairs and ordered to be printed:

To authorize national banking associations to organize branches in Cuba, Porto Rico, the Philippines and any foreign country, and to issue letters of credit.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That it shall be lawful for any national banking association to organize, establish and keep in operation in Cuba, Porto Rico, the Philippine Islands, and in any foreign country branches of such association, the capital being joint and assigned to and used by the mother bank and branches in definite proportions, with the right to issue circulating notes only by the mother bank and in proportion to the amount of capital assigned to and used by it.

Sec. 2. That national banking associations shall have power to issue letters of credit, both foreign and domestic; but the liability assumed thereby shall in no case exceed the limit of liability to such association as fixed by section fifty-two hundred of the Revised Statutes.

BANK OF ENGLAND SALARY LIST.

The Bank of England employs about 1,100 men, and has a salary list, including pensions, of about £300,000 per annum. The governors and directors of the bank divide between them £14,000 per annum; of this the governors receive £1,000 each, and the directors £5,000 each.

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THE BACON PARDON.

The pardon of James H. Bacon for alleged violation of national bank laws has been a subject of general discussion all over the country and some of the points involved are naturally of great interest to bankers. In recommending a pardon Attorney-General Griggs reviews the case as follows:

"The petitioner was convicted of making a false report to the Comptroller of the Currency of the condition of the American National Bank of Salt Lake City, Utah, of which he was president, with intent to deceive the Comptroller, etc.

"These are facts: In making up the statement of the condition of the bank for Dec. 28, 1893, under the head of 'assets' was included the sum of $8,723.89 among 'loans and discounts.' This sum represented overdrafts, but the bank had taken and then held the notes of the various persons whose accounts were overdrawn, to the extent stated. These notes were of a peculiar form, furnished to the bank by the United States Bank Examiner, or through the Comptroller of the Currency, and were such as were commonly used by national banks in the West, and were commonly known as overdraft notes.

"The indictment was not found until within a few days before the bar of the statute of limitations would have interposed. The bank lost nothing by the misstatement, if it was a misstatement, but went out of business in 1894, paying its creditors and stockholders in full.

"In order to convict, the evidence must have been sufficient to justify a finding that the action of the petitioner in returning the amount stated as 'loans and discounts' instead of 'overdrafts,' was an intentional deception. It appears from the evidence on this point, which I have read, and from the statements of the present Comptroller of the Currency and of his predecessor, that the method observed by Bacon in this case was one commonly followed, well understood by the department, and not in other instances ground for complaint. Mr. Eckels says he does not believe Mr. Bacon should have been convicted, and that the practice followed by him was followed quite generally in the Western countries. The present Comptroller says: 'In my judgment not only is this man absolutely innocent of any moral wrong, but he is moreover innocent of any technical offense against the banking laws of the United States.' He further says that the custom is well-nigh universal among bankers of this country to make reports in the same manner as that followed in this instance by Mr. Bacon.

"Under the circumstances, notwithstanding the verdict of the jury, I am compelled to say that the evidence did not justify the finding of 'guilty' in this case. There is a total failure to establish any facts which to any reasonable mind would create the belief that the report as made was intended to deceive. It would be most unjust to visit upon the petitioner the severe penalty denounced by the statute upon offenders against national banking laws for a mere failure to follow with strict accuracy the debatable requirements of the Department of the Currency in a purely technical detail such as this was."

BOSTON CLEARING-HOUSE RULES.

The Boston Clearing-House Association has established a code of rules and regulations regarding the collections of checks and drafts in New England outside of Boston, by members of the association, or banks or banking institutions clearing through such members. The new rules went into force January 10. The present system of collection of out-of-town checks through the foreign department of the clearing-house is in no wise abridged or

abolished by the new rules to be enforced. The repeated statements from New York that the Boston clearing-house would change its system for that prevailing in New York are altogether untrue.

There are represented in the foreign department of the clearing-house about 515 banks. Of these 225 are in Massachusetts, 105 in Maine, 110 in Connecticut, and seventy-five in Rhode Island. Next month the banks of New Hampshire and Vermont will be included in its scope. The foreign department clears about $10,000,000 per week, and has daily transactions with about 500 banks. Of these 500 all but about sixty make no collection charges on their checks. It was intended that no bank represented should charge for collection, but some have continued to do so. The rules establish a collection charge of 1-10 of 1 per cent on "all checks and drafts, from whomsoever received, drawn upon any New England bank or trust company or other banking institution which does not pay checks and drafts drawn upon itself and sent through the Boston clearing-house by remitting therefor on receipt thereof promptly at par checks upon some member of the Boston or New York clearing-house, or upon a banking institution clearing through some such member."

The minimum charge is fixed at 10 cents, but checks on any one institution received the same day may be added and treated as a single item. Any rebate from the fixed charge either directly or indirectly, is prohibited, and the offending clearing-house member may be fined $1,000 for the first offense and expelled for the second.

REFUNDING OF TAXES.

The two following decisions by the treasury department cover the subject of refunding stamp-tax payments:

"On and after November 1, 1899, in certifying claims on Form 46 for the refunding of taxes and before forwarding such claims to this office, you will please see that the receipts on Form No. 1 given to the taxpayers at the time of payment accompany the claims, or that their absence is satisfactorily accounted for. In such cases, where the claim is for a portion only of the amount covered by the receipt and the claimant desires to retain the receipt, the fact that a claim for refunding has been presented, with the amount of such claim and its date, should be indorsed upon the receipt by the collector or a deputy collector, and the collector's certificate, on Form 46, or the affidavit of the deputy collector should show that such indorsements were made on the receipt. If the claim is for the redemption of a special-tax stamp and prepared on Form 38, the stamp must accompany the claim, and if the claim is for the refunding of a special tax with penalty and made on Form 46, as directed in circular letter of June 20, 1899, the special-tax stamp and the receipt on Form 1 should both accompany the claim. In claims for the refunding of amounts paid for documentary stamps used in error or in excess, the stamps must accompany the claims, or satisfactory evidence furnished showing that such stamps have been totally destroyed. Where practicable, the instrument must also accompany the claim. In cases where, on account of the denomination of the stamps used, the exact amount of stamps used in excess cannot be removed from an instrument, a greater amount of stamps should be removed in the presence of a revenue officer and other stamps substituted sufficient to pay the tax. The claim may then be made for the value of the stamps removed, less the discount, if any, allowed at the time of purchase. The revenue officer in whose presence the stamps were removed should certify to the fact and to the value of the stamps retained on the instruments.

"The attention of this office having been called to the propriety of a modification of the ruling embraced in Treasury decision 20125 relative to the refunding of amounts paid for documentary and proprietary stamps, the ruling is hereby revised as follows: This office holds that a stamp once affixed to an instrument, paper or document requiring such stamp, and canceled, cannot lawfully be removed therefrom and affixed to another instrument, paper or document requiring a stamp. In cases where stamps have been affixed to instruments not requiring them, and canceled, or where, by error, stamps of greater value than that required by law have been used, the amounts paid in error or excess may be refunded upon claims made on Form 46 accompanied by the stamps, and, where practicable, by the instruments to which the stamps have been erroneously attached, or copies thereof. These instructions as to the use of Form 46 will also apply to cases where an instrument is duly stamped and is accidentally injured or found to be defective, and a substitute

is prepared and duly stamped. Instruments or papers requiring stamps should not, as a rule, be stamped until about to be used or delivered. As long as deeds, bonds, insurance policies and similar papers remain in the hands of the party executing them, they require no stamps. Where a document not used or delivered may have been prematurely stamped and the stamps canceled, the claim for refunding may be made on Form 46, and will be considered under section 3220, Revised Statutes. In every such case this office will require positive evidence that the paper was never delivered or used. Where practicable, the fact of the nondelivery or nonuse of an instrument or paper should be established by the sworn statements of both parties to the contract, and it should be clearly stated, under oath, who paid for the stamps, whether they were purchased at a discount or at the full face value, and whether the party in whose name the claim is made has been reimbursed for the stamps by any person or persons. Where stamps have not been affixed to an instrument, or, having been affixed, have not been canceled, and the party paying for the stamps desires to have them redeemed, the claim should be made for redemption on Form 38, and it will be considered under Section 3426, Revised Statutes. Collectors should in all cases, before transmitting a claim to this office, see that the rulings relating thereto have been fully complied with; that the deputy collector's affidavit has been made and his own certificate signed, and if a previous claim has been presented, that the fact is noted."

BRITISH BANKING STATISTICS.

As a result of further amalgamations, the number of English joint-stock banks has been reduced during the past year from ninety to eighty-four. In nearly all cases these amalgamations have resulted in some reduction of paid-up capital, the additions made to the capitals of the absorbing companies having been less than the amount of the capital of the banks absorbed. In round figures the reductions of capital thus effected have amounted in all to a little over £600,000. On the other hand, however, there have been certain additions made during the year to the capitals of a number of other banks, and these increases having in the aggregate exceeded the reductions by £150,000, the total paid-up capital of all the English banks now amounts to £60,538,000, as compared with £60,386,000 at this time last year. The new issues of capital were of course all made at substantial premiums, which were applied to the augmentation of the reserves, and as these were also added to materially out of profits, they show for the year a considerable increase, their total figures £33,116,000, the growth in the twelve months being thus a little in excess of £2,000,000. With the exception of a trifling increase of £2,000 in the case of the Mercantile Bank of Scotland, and of £16,000 in that of the Northern Banking Company, no alterations have been made during the year to the paid-up capitals of the Scotch and Irish banks. These institutions, however, have also made further additions to their reserves, as have, too, the private banks that publish their accounts, and, taking capital and reserves together, the proprietary funds of the joint-stock and private banks, so far as there is any record of the latter, were added to during the year by close upon £2,750,000.

The shares of the English banks now command an average market premium of 249 per cent, as against 238 per cent at this time last year. The shares of the Scotch banks have risen in the same period from an average premium of 228 per cent to one of 236 per cent, and in the case of the Irish banks the rise in the premium is from an average of 209 per cent to 216 per cent.

Perhaps the principal feature of the year's record is the very large increase shown in the amount of the deposits and current accounts. The total of the deposits held by the English joint-stock banks at the date of their last returns was £624,715,000, which compares with £596,794,000 at the corresponding date last year. There was thus during the year an increase of about £28,000,000, the great bulk of which was in the holdings of the metropolitan banks with country branches. A similar comparison shows for the Scotch banks an increase of £2,600,000, and for the Irish banks an increase of £800,000, so that, taking all the joint-stock banks of the kingdom, the growth in deposits for the year amounted to close upon £31,500,000, which is probably a record figure. The deposits of the private banks that publish accounts amounted at the end of June last to £41,410,000.

The London banks have of late been talking a good deal among themselves

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about the desirability of increasing reserves. That talk has not yet, however, resulted in any sensible increase in the proportion of their reserves to their liabilities. To maintain that proportion they must add ratably to their reserves as the deposits augment, but of the increase of £8,600,000 shown in the aggregate of cash on hand and money at call, somewhat the larger part has probably gone to swell the latter item. As to the other important movement, the increase of £19,900,000 in the combined discounts and advances, so few of the banks separate the two items that it is impossible to discover what the movement in each has been. There is reason, however, to believe that of late the discount business of the banks, that previously had tended to diminish rather than to increase, has been growing.

REASONS FOR CONSOLIDATION.

The Economist of Chicago says: "The situation which leads to the project of the consolidation of nine national banks of Boston is a rather peculiar one. It originates with a number of savings banks which own largely the stocks of the national banks referred to. They have turned over their holdings to Kidder, Peabody & Co., who pay 10 per cent of the purchase price of the stocks and agree to pay the balance on or before January 1st, or forfeit the 10 per cent already paid. The banks involved in this scheme are the North, North America, Hamilton, Revere, Eagle, Columbian, Boston, Howard and Market. They have deposits of $24,000,000 and loans of $25,000,000. In book value the stocks range from 77 to 114. It is pretty clear to anybody who has considered the subject at all that the number of banks in Boston is excessive. The small total of deposits compared with the capitalization renders it difficult to make satisfactory profits. But one large bank composed of these nine small ones, having, as is proposed, a capital of $2,000,000 to $3,000,000 and a surplus of 50 per cent, should be a strong and profitable institution. The influence of the savings banks in these matters is well shown by the following statement, which is from the daily sheet of the Boston News Bureau: 'Three years ago the national bank capital of Boston amounted to $51,850,000, but largely through the efforts of the savings banks, which own over 37 per cent of the stocks of the Boston national banks, they have succeeded in reducing the capital to $47,750,000. When the present plan is carried into effect the new bank formed and the Tremont National Bank liquidated, the Boston national bank capital will stand at $42,200,000, a reduction of $9,650,000 in three years.' Out of a total of 477,500 shares of Boston national bank stocks 187,901 shares are owned by savings banks."

MONEY-ORDER REPORT.

The annual report of the superintendent of the money order system has been submitted to the postmaster-general. During the year 4,396 new offices have been added. A total of 29,007,870 domestic orders were issued, which is an increase of 1,209,792 over the previous year. An aggregate of 968,501 international orders were issued, which was an increase of 13,157 over the previous year. All these money orders aggregated $224,958,363.21, an increase of $20,364,472.31 over last year. The report recommends a reduction of fees for the sale of money orders, and ends with the interesting statement that the average money order issued during the year was for $7.28, an increase of 40 cents over the previous year. It is pointed out that with only a few exceptions the average has decreased every year.

TO FACILITATE LOANING.

The Kansas Bankers' Association is about to put into effect a new feature in banking methods, intended to facilitate distribution of loanable funds. At present it frequently happens that one city or bank accumulates funds beyond the demand, while at another place there is a money stringency. The interior bank in need of funds calls upon its correspondent in the financial center for aid. The correspondent may have to seek elsewhere for the needed funds. The object sought by the new plan is to bring the sources of supply in closer touch with the sources of demand. The bank in one city would not be obliged to send its money to the financial center, whence it would be reshipped possibly to a neighboring institution. The banks will communicate to the secretary of the association their condition, whether they have money to loan or whether they wish to borrow, with the approximate amounts. Borrowers and lenders will then be placed in communication. The system is applicable in any

state, and its success or failure will be watched with interest by bankers in other sections.

BANKERS AS EDUCATORS.

W. C. Cornwell, in an address before the Indiana State Bankers' Association on the "Banker's Duty as an Educator," said:

"There appears to have been no one to counteract the prejudice against banks which dates from the time in the civil war when banking got into politics, when the national banking system was formed, and when, for a few years, on account of the large profit in note circulation and bonds, the banks became a target for the stump speaker on the anti-administration side. That condition of profit has long since passed away, but the target practice has continued ever since.

"The bankers themselves have done almost nothing at all to relieve the situation, and the question is whether or not it does not behoove them to take the matter up systematically. That might be considered something of a selfish operation. To educate the people as to what a bank really is, so that the banker might get out from under the political crush, and have justice done him, and get his share of legislation for the benefit of banks in general, looked at narrowly, might not be called education on high lines, but, nevertheless, whatever benefits banks benefits the whole business structure, which operates by means of them—just as improvements in the power engine help the industrial world.

"I do not mean that the banker should limit all his educational endeavors to this effort. There is a wide field besides, pertaining perhaps to the more immediate customers. A well conducted bank encourages among its dealers: thrift in savings, better system of accounts, careful arrangements to ensure prompt payments of obligations, wise investigation in extending credits, well studied forecasts of the market. All these things make the bank and its customers more prosperous. They are the daily work of the banker as an educator. But they have no influence in repealing hampering, unjust or inadequate laws.

" 'Let us make our education brave and preventive,' says Emerson, 'politics is an afterwork, a poor patching. We are always a little late. The evil is done, the law is passed, and we begin the uphill agitation for repeal of that of which we ought to have prevented the enacting. We shall one day have to supersede politics by education. What we call our root-and-branch reforms of slavery, war, gambling, intemperance, are only medicating the symptoms. We must begin higher up, namely, in education.'

"To affect general legislation as to the banking situation, wide distribution must be made of information as to what banks really are, which would favorably influence the voter.

"That the bankers of the United States are alive to the need of this sort of propaganda is shown by the response to the efforts of the committee on education of the American Bankers' Association. This committee sent out samples of a primer on the use of banks, with request that those of the fraternity who cared to and would give time to its painstaking distribution should respond. Over 4,000 bankers replied, ordering 1,250,000 copies of the primer, and promising co-operation in the work of the committee. The response was so prompt and the order so large that the executive committee was staggered with the vastness of the undertaking if once begun, and advised a smaller beginning. The committee accordingly started to supply 100 copies each to the banks ordering, and in this way in the last year over 325,000 copies have been transmitted to the bankers, and by them to the hands of the individual readers, comprising farmers, mechanics, laborers, lumbermen and miners. From the return reports received it is evident that the bankers in nearly every instance have given personal attention to the matter, and so careful has been the distribution that hardly a single copy has been wasted. It is fair to presume that each primer has had five readers, which would extend whatever good was done to over a million and a half people."

SOLID TRAINS TO NORTHERN MICHIGAN.

The Chicago, Milwaukee & St. Paul railway is now running solid trains of palace sleeping-cars, dining-cars (serving meals a la carte) and first-class day coaches, through from Chicago to Calumet, Houghton, Hancock and other points in the copper country without change of cars, with direct connection for Marquette, Negaunee, Ishpeming, etc., and passengers from the East, South and Southwest will find this a most desirable route.

All coupon ticket agents sell tickets via the Chicago, Milwaukee & St. Paul railway.

BANKING LEGISLATION AND DECISIONS

COMPILED BY

Messrs. CRATTY, JARVIS & CLEVELAND of the Chicago Bar.

FOR THE BENEFIT OF OUR DIRECTORY PATRONS.

ACTION ON NOTE—LIABILITY OF INDORSER.

When the maker and indorser of a promissory note have been sued thereon in a state court, and thereafter the property of the maker has passed into the hands of a receiver appointed by the United States Circuit Court, the payee of the note is under no obligation, upon the demand of the indorser, to file an intervention in the United States Court, although by so doing he might have recovered the amount of his note from the assets of the maker, and a failure to do so will not relieve the indorser from liability on the note.—Brown vs. Flanders, 5 S. E. 92, 80 Ga., 209; Nance vs. Machine Co., 21 S. E., 901, 94 Ga., 649; James vs. Southern Electrical Works, 34 S. E. Rep. (Ga.), 140.

AGENCY — RATIFICATION — ELECTION OF REMEDY.

A. gave his note, secured by mortgage, payable at any time at office of K., which was indorsed to K., and then by K. to B. Though K. had no express authority to receive payment, it assumed that it had, and received in payment of the note money which it had loaned A. It did not turn over the money to B., but, becoming financially embarrassed, executed a trust deed to secure various creditors, naming B. as beneficiary to the amount of such note and a debt owing B. from it. B., with knowledge of all the facts, concluded to accept the benefits of the deed, and took part in suit to enforce it, but it was adjudged void, as a general assignment with preferences. Held, that B. ratified the acceptance of the money by K. from A., and was bound by its election of remedy.—Keene Five-Cents' Saving Bank vs. Archer et al., 80 N. W. Rep. (Iowa), 505.

AGENCY—EXTENT OF AUTHORITY—EVIDENCE—PAYMENT.

In order to establish the fact of agency for the collection of commercial paper, rendering payment, to the proper custodian of money at such agency, a discharge of the debt, possession of such paper when due and collectible, or evidence aliundi of express authority to the agent, is indispensable.

The mere naming in commercial paper of a place for the payment thereof, does not make the proper custodian of money at such place the agent of the owner of such paper to receive such payment.

If a person, relying upon the fact that a place for the payment of his note is named therein, deposit there the money to pay the same, such money will remain the property of the payor till the note actually comes into possession of the depositee for the collection thereof, so that, if in the meantime the money be lost, such loss will fall on the depositor as between him and the note holder.—Bartel vs. Brown, 80 N. W. Rep. (Wis.) 801.

ALTERATION—RELEASE OF SURETY —NOTES.

Where, at time of execution of a note by a surety, it was a complete instrument, except as to the rate of interest, the subsequent insertion of the rate, without his knowledge, releases him, though the agreement was that the note should bear such rate of interest.—Moore et al. vs. Hinshaw, 55 N. E. Rep. (Ind.), 236.

ALTERATION OF INSTRUMENTS.

An authorized change in a note of the place of payment by the payee's clerk, subsequently erased, leaving note as in the first place, will not prevent recovery. —Acme Harvester Co. vs. Butterfield et al., 80 N. W. Rep. (S. D.), 170.

ALTERATION OF INSTRUMENTS—BURDEN OF PROOF.

Where one sues on a note, the face of which, with the evidence, shows that a material alteration has been made in it since its execution, he must prove that the alteration was made with the maker's consent.—Davis vs. Crawford, 53 S. W. Rep. (Tex.), 384.

ASSIGNMENT FOR BENEFIT OF CREDITORS—FRAUDULENT CONVEYANCE.

An assignment for the benefit of creditors does not pass to the assignee any interest in property before fraudulently transferred by the assignor, nor any right to impeach the transfer, such right belonging to the creditors only.

As to a judgment creditor of a partnership, which made a fraudulent transfer of its property to a corporation, receiving therefor shares of stock therein, the subsequent assignments for the benefit of creditors by the partners of their stock, and by the corporation of all their assets, are void.—Hinkley vs. Reed et al., 55 N. E. Rep. (Ill.), 337.

ASSUMPSIT — ACTION — IMPLIED PROMISE BY PURCHASER OF MORTGAGE.

The holder of a promissory note secured by mortgage may recover the contents of his note from the purchaser of the mortgaged property, who assumes the mortgage debt, and agrees with the maker of the mortgage note by writing, not under seal, to pay the same. In such case, where the transaction fairly imports such to have been the intention of the parties, an implied promise by the purchaser results from equitable considerations to pay the debt to the holder of it.—Cumberland National Bank vs. St. Clair et al., 44 Atl. Rep. (Me.), 123.

BANKS AND BANKING — ORGANIZATION AND EXISTENCE — FALSE STATEMENT OF CONDITION—LIABILITY OF OFFICERS—ESTOPPEL.

Where several persons associate themselves together with a view of organizing a bank, and duly file a charter as a state banking corporation, the existence of the corporation dates from the filing of the charter; and if such bank is thereafter conducted under the supervision and control of the bank commissioner, and is recognized and treated by him as one having authority, the mere omission or neglect of the commissioner to formally issue a written certificate of authority will not exempt the officers of the bank from an observance of the requirements of the banking law, or excuse them for violations of the same.

Where such a bank is duly chartered, and holds itself out to the public as a banking institution, receiving money on deposit, and otherwise transacting a banking business, and where the officers, having knowledge of the manner in which the bank is doing business, make reports to the bank commissioner upon demand, showing the character of the business done, they cannot be heard to deny that the bank is duly organized and doing business under the laws of the state; and such officers become liable to punishment for a violation of any of the penal provisions of the banking law, the same as though a formal certificate of authority had been issued to it by the bank commissioner.

Where a false report or false statement of the condition of the bank is made, subscribed and sworn to by an officer of a bank in one county, and is then transmitted to and received by the bank commissioner in another county, in which his office is held, the jurisdiction of the offense is in either county.

If the report or statement is false, and known to be such, and is made with intent to deceive the bank commissioner or other persons as to the financial condition of the bank, the person making it is guilty, although he may not have intended to injure the bank or defraud its depositors. State vs. Mason, 58 Pac. Rep. (Kan.), 978.

BANKS — COLLATERAL SECURITY—CHECK—APPLICATION OF DEPOSIT—SUBROGATION.

Where a bank, which has funds on deposit in another, and is also indebted to such other on a demand obligation, which is secured by collateral, fails, after drawing a check in favor of a third person against the funds on deposit, and the creditor bank, before presentation of the check, and without knowledge of its having been drawn, applies the money on deposit to the part payment of the debt due it, the holder of the check is entitled to be subrogated to the rights of the drawee bank to the extent of the amount of his check, in the collateral, after the balance of the creditor bank's claim is paid.—Wyman vs. Ft. Dearborn Nat. Bank et al., 54 N. E. Rep. (Ill.), 946.

BANKS — CONTRACT — CONSTRUCTION — AGREEMENT BY BANK TO ASSUME LIABILITIES OF ANOTHER — ADVERSE INTEREST OF DIRECTOR.

Two banks entered into a contract by which one agreed to assume and pay the liabilities of the other, in consideration of which the latter transferred to the former its office furniture and cash assets, and assigned to a trustee for collection a certain amount of its bills re-

ceivable, selected by the other bank; the proceeds to be paid to such other bank until it should be reimbursed the amount it should be required to pay out. Held that, the evident and expressed purpose of such contract being to relieve the debtor bank from its liabilities, no implied promise on its part could arise therefrom to repay to the other bank any amount it might be required to pay out in excess of the value of the property transferred and the proceeds of the assets assigned, especially where a supplemental agreement, made some two months later, clearly showed that a contrary construction was placed upon the contract by the parties themselves.

A contract by a national bank to assume and pay the liabilities of another bank in consideration of the transfer to it by the other bank of its office furniture and lease and its cash and cash assets, and the further assignment to a trustee for its benefit of bills receivable and securities, is not ultra vires, but is within its powers conferred by statute to conduct a general banking business.

The fact that a director of a national bank whose presence was necessary to constitute a quorum at a meeting where, by the action of the directors, in which he participated, a contract by the bank to assume and pay the liabilities of another bank was ratified, was also a stockholder in such other bank, in the absence of any allegation of fraud in the transaction, is not sufficient to render the contract invalid. Schofield vs. State Nat. Bank of Denver, Colo., 97 Fed. Rep., 282.

BANKS—CHECKS—ASSIGNMENT OF FUND.

A bank will not be obligated to pay a check in a sum greater than the amount to the credit of the drawer in his account with the bank, nor does the check operate as a transfer or an assignment of the lesser amount of the account.—C. M. Henderson & Co. vs. United States Nat. Bank, 80 N. W. Rep. (Neb.), 898.

BANK DEPOSIT—LEVY—LIEN.

It being necessary, under Code Civ. Proc. 649, Subd. 3, in order to obtain a lien under a warrant of attachment on a deposit in a bank, that a certified copy of the warrant, and a notice showing the property attached, be delivered to and left with the person holding the same, the levy cannot be held valid on testimony merely of a witness that he saw the sheriff give the bank officers a copy of the warrant, and that it was his memory that it was certified, or that a copy of the notice required was served with it.

A bank has a lien on the money of a customer deposited with it; it at the time holding notes of his for a greater amount, payable on demand. People vs. St. Nicholas Bank. In re Dunn et al., 60 N. Y. Sup., 719.

BANKING — DEPOSITS — RECEIVING FORGED CHECKS—CREDITING CHECKS IN ADVANCE OF COLLECTION.

A paving company having its principal place of business in New York opened an account with a bank in Detroit, and transmitted to the bank a power of attorney authorizing the company's local agent in Detroit to indorse and sign checks and deposit money in its name and for its use. From time to time the agent indorsed and deposited checks drawn by the company to its own order on its New York bank, which were credited to its account as cash. The agent forged such a check, indorsed and deposited it in the usual manner, checked out the proceeds and absconded. Held, that the bank was not bound to know the company's New York signature, and that, in the absence of circumstances amounting to notice that the signature was a forgery, the company was liable to it on the indorsement for the amount of the check.

The bank was not guilty of negligence, or a violation of the usual rules and customs of banking, in receiving and crediting the checks as cash; and the paying out of such deposit prior to the collection of the check did not constitute an overdraft as between the parties, but on such payment the bank became a bona fide holder of the check for value. Warren-Scharf Asphalt Pav. Co. vs. Commercial Nat. Bank of Detroit, Mich., 97 Fed. Rep., 181.

BANKS AND BANKING—AUTHORITY OF CASHIER — RATIFICATION OF AGENT'S ACTS—CREDIT OF PROCEEDS OF DRAFT—RIGHTS OF CHECKHOLDERS.

It is within the apparent scope of the business of the cashier to credit a customer with the proceeds of a draft presented to the bank.

By authorizing and ratifying the act of the cashier in giving such a credit, the bank gave him implied authority to do so in future, even though he would not otherwise have had such authority.

A bank ratifies the unauthorized act of its cashier by receiving and keeping a part of the fruits thereof.

A bank, after giving a customer credit by the proceeds of a draft, cannot withdraw the credit to the prejudice of the holders of outstanding checks drawn upon the fund pursuant to agreement with the bank when the credit was given, though there was no discount.

Where a bill of lading is attached to a draft for the amount of which a bank gave its customer credit, the bank has a first lien on the goods represented thereby, which it is bound to assert for the protection of the holders of checks drawn by the customer on the proceeds of the draft, and cannot, after the goods have been attached by creditors of the consignor, abandon its lien and withdraw the credit, to the pre_udice of such checkholders.—German Nat. Bank vs. Grinstead et al., 52 S. W. Rep. (Ky.), 951.

BANKS — NATIONAL — INSOLVENCY —COMPOUNDING BAD OR DOUBTFUL DEBTS—JUDGMENTS AGAINST STOCKHOLDERS.

A judgment recovered by the receiver of an insolvent national bank against a stockholder on an assessment made by the Comptroller, although uncollectible, is not a "bad or doubtful debt," which a court may authorize the receiver to compound, under Rev. St., Sec. 5324.—In re Earle, 96 Fed. Rep., 678.

BANKS — NATIONAL — DISTRIBUTION OF ASSETS IN INSOLVENCY—RIGHTS OF SHAREHOLDERS.

Where a number of the shareholders of a national bank in good faith paid an assessment made to comply with a requirement of the Comptroller to make good an impairment of the bank's capital, although such assessment was invalid because made by the directors instead of by the stockholders, on the insolvency of the bank, and the winding up of its affairs by a receiver, after outside creditors are paid, such paying shareholders are entitled to be treated as creditors as against the non-paying shareholders, and repaid the amounts so paid, before general distribution of the remaining assets among all the shareholders.—In re Hulitt, 96 Fed. Rep., 785.

BANKS — NATIONAL — OFFENSES BY OFFICERS — INDICTMENT —COUNT AGAINST PRINCIPAL AND ACCESSORY—FORM.

Where an officer of a national bank is charged with several offenses under Rev. St., Section 5209, in making at different times false entries in the books, reports, or statements of the association, such offenses may be charged in different counts of the same indictment, as provided in Rev. St., Sec. 1024, as "acts or transactions of the same class of crimes or offenses."

A count of an indictment charging one person with the commission of an offense as principal, and another as aiding and abetting its commission, is not open to the objection that it constitutes two separate counts, one against each defendant, because the formal closing, "contrary to the form of the statute," etc., is used at the close of each charge. The charges in such case are properly joined in one count, and the use of the formula at the close of the charge against the principal is surplusage, and will be disregarded.—United States vs. Berry et al., 96 Fed. Rep., 842.

BANKS — OFFICERS — CARE IN CONDUCTING BUSINESS — NEGLIGENCE — LIABILITY — GOOD FAITH.

In an action by a bank against one who had been its president and director to recover for moneys lost to it by reason of his negligence in permitting the cashier to borrow a large sum on inadequate security, testimony that the cashier informed the president he wanted the money to invest in a mining venture is competent as bearing on his good faith.

A director and officer of a bank is bound to exercise that degree of care in the business affairs of the bank that a careful man would exercise in his own affairs of like importance and if, by reason of his neglect to exercise such care, the bank loses money, he is liable therefor.

A director of a bank is not liable to it for losses suffered by it through the negligence of his co-directors.

Where a bank has suffered loss through the negligence of an officer thereof in loaning money to an irresponsible person on inadequate security, the mere fact that in so doing he acted on good faith does not relieve him from liability to the bank.—Commercial Bank vs. Chatfield et al., 80 N. W. Rep. (Mich.), 712.

BANKS — OVERDRAFTS —BILLS AND NOTES.

Where a note was given to secure an overdraft, and when the note was sued on the overdraft exceeded the value of the note and interest, judgment should be rendered for the value of the note and interest only.

Code Civ. Proc., Sec. 726, providing that

there can be but one action on a mortgage debt, does not bar a suit on a note given to secure the payment of an overdraft, where a suit to foreclose a mortgage given as security for the original obligation by one of the depositors had been previously brought. County Bank of San Luis Obispo vs. Greenberg et al., 59 Pac. Rep. (Cal.), 139.

BANKS — RECEIVER — PREFERRED CLAIMS.

A receiver of a state bank, appointed in proceedings under the provisions of section 34, c. 8, Comp St., takes possession and holds the assets of a bank in favor of, and to assert and guard the claims of, the depositors and other creditors as the paramount and superior claims against the assets.

In the adjustment and settlement of claims, those of depositors and other general creditors who trusted the bank in the course and transaction of its legitimate business may be preferred over claims which originated in the pursuit and conduct of a business by the bank in which it had no legal authority or power to engage.—State vs. Bank of Hemingford, 80 N. W. Rep. (Neb.), 50.

BANKS — STOCKHOLDERS' STATUTORY LIABILITY — ACTIONS TO ENFORCE—BY WHOM BROUGHT.

Actions to enforce the statutory liabilities of the stockholders of an insolvent banking corporation should be brought by the creditors. A receiver, either general or special, whether appointed at the suit of a stockholder or at the suit of a creditor, has no power to bring such action.

The authority for the appointment of a receiver conferred by Subdivision 6, Section 3114, Rev. St., 1898, does not extend to the appointment of a receiver for the purpose of enforcing stockholders' statutory liabilities over and above the amount of their stock.—McLaughlin vs. Kimball; Same vs. Gregor, 58 Pac. Rep. (Utah), 685.

BANKS — PAYMENT OF FORGED CHECKS—NEGLIGENCE OF DEPOSITOR.

Where, in an action by a depositor to recover of a bank sums alleged to have been paid out by it on forgeries, it appears that the forgeries were perpetrated by a confidential clerk of the depositor, who intrusted him with the balancing of his books, and that the bank in honoring the checks, was not negligent, it is proper to direct a judgment for the bank, as the depositor alone can be held responsible for his failure to examine the checks after payment and reject them in a reasonable time.—Myers vs. Southwestern Nat. Bank, 44 Atl. Rep. (Pa.), 280.

BANKS AND BANKING — CORPORATIONS — INSOLVENCY —LIABILITY OF STOCKHOLDERS — FOREIGN LAWS — COURTS — COMITY OF STATES — STATUTES — CONSTITUTIONAL LAW.

Plaintiff recovered judgment in Kansas against a Kansas banking corporation while defendant was owner of stock therein, and execution was returned unsatisfied. Prior to said judgment said bank sold all its assets to another corporation, which went into the hands of, and was wound up by, a receiver, after said judgment was rendered. Const., Kan., Art. 12, Sec. 2, provides that "dues from corporations shall be secured by individual liability of stockholders to an additional amount equal to their stock, and by such other means as shall be provided by law." Gen. St., Kan., 1889, Par. 1192, provides that, if an execution issued against a corporation on a judgment is returned unsatisfied, then execution may issue against any stockholder to an extent equal in amount to his stock, but that no such execution shall issue except upon an order made upon motion in open court after notice in writing thereof is given to such stockholder, on which motion the court may order such execution, or the judgment creditor may proceed by action to charge the stockholders with the amount of the judgment. Paragraph 1204 provides that when any Kansas corporation is dissolved, and leaves debts unpaid, suit may be brought for said debts against persons who were stockholders at the time of dissolution, without joining the corporation as a party, and that any stockholder paying a judgment on execution issued against him in such suit may sue all others who were stockholders at such dissolution for the portion of such debts for which they were liable, and that execution in such suit shall direct the collection to be made from each stockholder respectively, and, if any stockholders shall not have property enough to satisfy their portions of the execution, that the deficiency shall be imposed equally upon the remaining stockholders, deducting from the amount a sum in proportion to the amount of stock owned by the plaintiff at the time of the dissolution. Paragraph 1205 provides that any stockholder paying more than his due portion of the corporation's debts may compel contri-

bution from the other stockholders by action. The case of Howell vs. Manglesdorf, 5 Pac., 759, 33 Kan., 194, decides that under said paragraph 1192 execution cannot issue against a non-resident stockholder upon notice served outside the state, and the case of Abbey vs. Dry Goods Co., 24 Pac., 426, 44 Kan., 415, decides that stockholders' liability to creditors is several, and not joint, and each must be sued separately. Plaintiff sued defendant in New Hampshire for a sum equal to the amount of defendant's said stock, to be applied on said judgment. Held, that plaintiff could not recover, as the right to sue defendant as a stockholder of said bank for its debts arose and existed only by virtue of said Kansas statutes.

Since the right to sue defendant arose and existed only by virtue of said Kansas statutes, the action was local and not statutory.

Since the right to sue defendant arose and existed only by virtue of said Kansas statutes, the action would not lie in New Hampshire, as the laws of one state cannot, ex proprio vigore, have any force or effect in another state.

Under Const. U. S., Art. 4, Sec. 1, Cl. 1, providing that full faith and credit should be given in each state to the public acts, records, and judicial proceedings of every other state; and clause 2, providing that Congress may, by general law, prescribe the manner in which such acts, records and proceedings shall be proved, and the effect thereof; and Rev. St., U. S., Sec. 905, providing the mode in which statutes, records and judicial proceedings of any state may be authenticated—the courts of one state are not bound to recognize or enforce the statutes of another state making stockholders individually liable for the debts of a corporation.

The question of enforcement of a liability created only by statutes of another state, as distinguished from treating a transaction as modified, affected, or characterized by foreign law, which operated upon it when it occurred, is not one of comity, but one of the power of the courts of the forum.

The right to sue a stockholder for the debt of a corporation is not contractual.

Const., Kan., Art. 12, Sec. 2, providing that dues of a corporation shall be secured by individual liability of stockholders to an additional amount equal to their stock, and by such other means as shall be provided by law, is not self-executing, and of itself creates no liability.

A decision of Kansas holding that the relation of a corporation's stockholders to its creditors is contractual is not binding in an action in New Hampshire, based on a Kansas statute making stockholders personally liable for the debts of a corporation, as it is merely a decision on general legal principles, which neither comity nor said provisions of the United States Constitution or statutes require should be followed.

The right of action created by Gen. St., Kan., 1889, Par. 1192, making stockholders individually liable for a corporation's debts, though it is not for a penalty, is such that no obligation of comity requires its enforcement elsewhere.—Crippen et al. vs. Laighton, 44 Atl. Rep. (N. H.), 538.

Note: For holding of the Supreme Court of Illinois on a similar question see Bell vs. Farwell, 176 Ill., 489, and Tuttle vs. National Bank of Republic, 161 Ill., 497.

BANKS AND BANKING—CHECKS DEPOSITED FOR COLLECTION—NEGLIGENCE — SENDING CHECKS TO DRAWEE.

Where checks are deposited with a bank for collection, and it credits them to the depositor's account as cash, and the deposit slip and pass books contain a statement that "all cash items not actual cash are entered subject to payment," the depositor cannot recover the amount of the checks when the bank, exercising ordinary diligence, fails to collect them.

Where a bank receives checks for collection after banking hours, against a bank in another town, it exercises due diligence by transmitting them for collection on the next day, in its usual method of business, to a third bank, in a more distant place.

Where a depositor places in bank for collection checks on a distant bank, and in the usual and regular course of business the first bank transmits them for collection to a third, the latter becomes the agent of the depositor, and the first bank is not liable for the third bank's negligence in the collection.

Where a check is drawn on a bank after it becomes insolvent, and it is not certain that it would be paid if presented, and payment could not be enforced on account of such insolvency, another bank, which has taken it for collection, is not liable for negligence in the matter of collection.

A bank having checks for collection is guilty of negligence when it sends them directly to the drawee bank.—Givan vs.

Bank of Alexandria et al., 52 S. W. Rep. (Tenn.), 923.

BANKS AND BANKING—DEPOSITS—LIABILITY OF BANK.

Where a check is deposited in a bank in the usual course of business, and is received and credited to the account of the depositor as money, the bank is liable in an action on contract for such indebtedness.—Walton vs. Riverside Bank, 60 N. Y. Supp., 519.

BANKS AND BANKING—PAYMENT OF CHECK ON FORGED INDORSEMENT—NEGLIGENCE OF DRAWER.

A bank which pays a check on a forged indorsement must bear the loss. Where a check payable to T., but not accepted by him, was paid by the bank on a forged indorsement, a firm of which T. was a member, which accepted from the drawer another check for the same amount, was entitled to have it paid by the bank, notwithstanding the lack of funds after the payment of the former check the payee not being chargeable with the negligence of the drawer in failing to destroy that check.—Henderson Trust Co. vs. Ragan et al., 52 S. W. Rep. (Ky.), 848.

BANKS AND BANKING—REDISCOUNT OF FORGED NOTE—AUTHORITY OF CASHIER.

The cashier of a state bank organized under Chapter 23 of the Laws of 1890 has no authority to borrow money, unless it is specially given by the Board of Directors.

One who seeks to charge a banking corporation organized under said act upon a loan made by one of its officers must show that such officer had express authority from the directors to make the loan, or that it was ratified by them.

The plaintiff seeks to recover the amount due upon four notes, which are admitted to be forgeries as to the makers, which notes it claims to have rediscounted for the defendant in reliance upon the latter's promise to pay plaintiff the amounts they call for, when they became due. Plaintiff dealt with defendant's cashier only. Held, under the facts stated in the opinion, that the transaction was a loan. Held, further, that inasmuch as it does not appear that the cashier was authorized to make such loan by the directors of the defendant bank, or that his acts were ratified by them, the defendant is not liable therefor.—First Nat. Bank of Corunna, Mich., vs. Michigan City Bank, 80 N. W. Rep. (N. D.), 766.

BANKRUPTCY — PREFERENCE — AVOIDANCE.

Under Bankruptcy Act 1898, Sec. 60, which provides that a person shall be deemed to have given a preference if, being insolvent, he has made a transfer of any of his property, and the effect of the transfer will be to enable any one of his creditors to obtain a greater percentage of his debt than any other of such creditors of the same class; and Sec. 60, Subd. B, which provides that if a bankrupt shall have given a preference within four months before the filing of a petition, or after the filing of the petition and before the adjudication, and the person receiving it or to be benefited thereby shall have had reasonable cause to believe that it was intended thereby to give a preference, it shall be voidable by the trustee, and he may recover the property or its value from such person—a trustee of a bankrupt cannot maintain an action against a bank to recover notes which the insolvent owed it, and which, within four months prior to the adjudication, he procured solvent persons to indorse, by transferring to them property of the value of the face of the notes, which, by reason of the indorsement, were made worth their face, and thus resulted in the bank receiving a greater percentage of its claim than any other creditor in the same class, though the bank had reasonable ground to believe the transaction was for such purpose, as it did not thereby receive any property of the insolvent.—Crook vs. People's Nat. Bank of Malone, 60 N. Y. Supp., 305.

BANK DIRECTOR—TERMINATION OF AUTHORITY—EFFECT OF DISABILITY—DE JURE AND DE FACTO OFFICER—ACTS OF DISQUALIFIED OFFICER—RIGHTS OF THIRD PERSON—INHERENT POWER OF OFFICER — GENERAL ASSIGNMENT — POWER OF DIRECTORS—MEETING OF BOARD WITHOUT DUE NOTICE—RATIFICATION OF UNAUTHORIZED ACT OF OFFICER.

Section 2515, Comp. Laws, Utah, 1888, is self-executing, and from the time the first loan by way of overdraft, unsecured, was made by the bank to the partnership of which R., the cashier and a director of the bank, was a member, his office as cashier and director became vacant, and from that time until the bank failed he had no authority to act for the corporation.

The office of R. as cashier and director having become vacant by operation of law

by reason of his indebtedness to the bank, it was beyond the power of the corporation, either by direct or indirect means, to make of him a de jure or a de facto officer so long as the disability continued.

Although a corporation, having permitted one no longer an officer to remain in control of the management of its affairs, cannot be heard to deny the validity of his acts, a different rule governs where those acts are challenged at the first opportunity by innocent third persons who have been damaged thereby.

An officer of a corporation has no inherent power, by reason of his office, to make a general assignment of the property of the corporation. Such power rests only in the Board of Directors duly assembled.

A meeting of the Board of Directors of a banking corporation, held without notice to one member of the board, and at which meeting there was not a quorum of qualified directors present, cannot ratify an unauthorized act of one of the officers of the corporation.—Cupit vs. Park City Bank et al., 58 Pac. Rep. (Utah), 839.

BANK STOCK—TRANSFER — ASSESSMENT.

Title of C. to stock in a bank is divested, so as to relieve him of liability for an assessment levied four years thereafter, on the bank becoming insolvent, where he employed auctioneers to sell it and put into their hands his stock certificate, having indorsed thereon an assignment in blank, and a power of attorney in blank to transfer the stock, duly executed by him, and they knocked down the stock to S., who was cashier of the bank, and took the certificate to the banking house and delivered it to S., "as cashier" of the bank, and requested him to transfer the shares to the purchaser thereof; and this, notwithstanding a by-law of the bank that "no officer ..... shall, without permission of the directors, hold stock in the bank"—the inference from the payment of semi-annual dividends to S. for the four years being that the bank had accepted him as a stockholder. Earle vs. Coyle, 97 Fed. Rep., 410.

BILLS AND NOTES—ACCEPTANCE OF ORDERS.

The acceptance of an order and agreement to pay, if the earnings of the drawer are sufficient to cover the amount, binds the acceptors to pay the amount if the gross earnings are sufficient to pay it, since earnings do not mean net earnings, unless so qualified.—Smith et al. v. Bates Mach. Co., 55 N. E. Rep. (Ill.), 69.

BILLS AND NOTES—ASSIGNMENTS—BONA - FIDE PURCHASERS — DEFENSES—WANT OF CONSIDERATION—EVIDENCE.

Where a negotiable note was assigned to the holder by a separate instrument, and not by indorsement, such holder is not a purchaser of negotiable paper in due course, so as to estop the maker to plead the defense of failure of consideration.

Where a note given for buildings to be constructed is assigned without indorsement to plaintiff, with knowledge that the consideration had not been performed, and no notice of the assignment is given to the maker until after the contract has been broken by the payee, the fact that the plaintiff took the note before the payee's actual breach of contract does not prevent the maker from pleading failure of consideration thereto.

When a note was given in consideration of an agreement by the payee to erect buildings, and he assigned it to plaintiff as collateral security, but failed to do the work, the fact that there was an understanding between the maker and the payee that the note might be so assigned does not prevent the maker from pleading failure of consideration, as against the holder, as a defense to the note.

The payee of a note given for the construction of buildings executed a bond to the maker for the completion of his contract, and, before the work was begun, assigned the note to plaintiff as collateral security. The payee having failed to do the work, the maker recovered a judgment against him on the bond. Held, that since such damages were not connected with the note, and had no relation to the maker's defense of want of consideration in an action thereon, evidence of such recovery was not admissible.—Hays vs. Plummer et al., 58 Pac. Rep. (Cal.), 447.

BILLS AND NOTES—BLANK INDORSEMENT—LIMITING LIABILITY BY INDORSEMENT.

A blank indorsement of a note transfers the title, though the indorser also writes a guaranty upon the note, in which he limits his liability to a smaller rate of interest than that provided by the terms of the note.

A deed of trust, given to secure a note which was on its face negotiable, provided that, in case the grantor failed to pay the taxes on the property or the premiums on insurance thereon, the trustee or the holder of the note might pay such taxes or premiums, and the amount

so paid would become an additional indebtedness, secured by the same deed of trust. The deed also provided that, in case of sale, the trustee should apply the proceeds to a payment of such additional indebtedness, and then to the payment of the note. Held, that such additional indebtedness was a distinct debt, chargeable to the land alone, and did not pertain to the note, rendering it uncertain as to amount, and not negotiable. Frost et al. vs. Fisher et ux., 58 Pac. Rep. (Colo.), 872.

BILLS AND NOTES—FOREIGN CORPORATIONS.

A note executed in Tennessee is void, even in the hands of an innocent purchaser for value, without notice, where it was given in favor of and as part of a business transaction had in that state with an Ohio corporation that had not complied with the laws prescribing the terms on which foreign corporations may do business in Tennessee.—First Nat. Bank of Massillon vs. Coughron, 52 S. W. Rep. (Tenn.), 1112.

BILLS AND NOTES — INDORSER—LOOKING TO MAKER—INSOLVENCY OF MAKER.

Under Rev. St., Art. 1204, authorizing the indorser of a bill to be sued without the maker being first sued, where the latter is "actually or notoriously insolvent," the maker must be without any property liable to execution to relieve from the necessity of suing him before looking to the indorser.—Smith et al. vs. Ojerholm et al., 53 S. W. Rep. (Tex.), 341.

CERTIFICATE OF DEPOSIT — MATURITY.

A certificate of deposit issued by a bank and payable to the order of the depositor "on return of this certificate properly indorsed," is not due until payment thereof is actually demanded.—Hillsinger vs. Georgia Railroad Bank, 33 S. E. Rep. (Ga.), 985.

CERTIFICATE OF DEPOSIT — INDORSEMENT—AUTHORITY TO SIGN.

Testimony of one that he was cashier in a bank, and that the banker's brother was working in the bank and had the banker's authority to sign certificates, is sufficient proof that a certificate of deposit in the bank, signed by the cashier as such, and one signed in the name of the bank in the handwriting of the brother, were signed with authority.

Though a certificate of deposit recite that it is payable on its return properly indorsed, action thereon by the payee is not premature, notwithstanding it is not indorsed the certificate having been presented and payment demanded by the attorney of the payee for and on his behalf, and defendant's refusal of payment based on the ground that he was not a member of the banking firm when it was issued.—Cornwall vs. McKinney, 80 N. W. Rep. (S. D.), 171.

CHATTEL MORTGAGE — CONSTRUCTION—ASSIGNMENT FOR CREDITORS.

A chattel mortgage given by a debtor to several creditors, who, by the terms of the instrument, are to prorate in the proceeds of the mortgaged property, is the legal equivalent of a separate mortgage to each of such creditors.

Such mortgage is not an assignment, and is unaffected by the provisions of the statute in relation to voluntary assignments for the benefit of creditors.—Skinner et al. vs. First Nat. Bank of Pawnee City, 80 N. W. Rep. (Neb.), 42.

CHATTEL MORTGAGES — COMMINGLING OF GOODS.

H. had a recorded mortgage from T. of the grass on the B. place, which T. agreed to put in the barn, but which he commingled with other hay of the same quality, grown on the F. place, putting it all in the barn on the F. place, and then sold it to E., owner of the latter place. Held, that the mortgage lien was not destroyed, and that E. refusing to point out the hay from the B. place, H. could take enough of the commingled hay, not exceeding that taken from the B. place to satisfy the mortgage.—Horne vs. Hoyt et al., 44 Atl. Rep. (N. H.), 292.

CHATTEL MORTGAGES — VALIDITY.

Provisions of a chattel mortgage on a stock of merchandise, permitting the mortgagor to retain possession and sell at retail, and from the proceeds to replenish the stock and support his family, paying the remainder to the mortgagee, do not necessarily render the mortgage invalid, in the absence of an actual fraudulent intent.—F. Meyer Boot and Shoe Co. vs. C. Shenkberg Co. et al., 80 N. W. Rep. (S. D.), 126.

CHECK—PAYMENT—ALTERATION.

Where a check is tendered as payment in full, it must be accepted as such, or not at all; and to erase the words "in full" from the face of the check without the consent of the debtor, before accepting it, does not change the payment from one in full to one on account. Hussey vs. Crass, 53 S. W. Rep. (Tenn.), 986.

CHECKHOLDER'S RIGHTS — COLLATERAL SECURITIES — MARSHALING SECURITIES—RIGHTS OF BANK—SUBROGATION.

When a prior incumbrancer of two funds, by his election of remedies, deprives a junior incumbrancer who has a lien upon one of the funds only, from reaching a particular fund on which he has a lien, the junior incumbrancer to the extent of his lien should be substituted to the lien of the paramount incumbrancer upon the other fund bound, as against the debtor and all claiming under him by lien or title subsquent in time.

Under a bill for marshaling securities, relief may be had in that character of case. The Fort Dearborn National Bank had a right to apply the deposit in payment of the indebtedness pro tanto to the extent of the deposit and deprive the checkholder of any part of that deposit as a fund assigned to him, but he had such an equitable interest in that fund by reason of its assignment by the check that he is entitled to be subrogated to the extent of his check with interest thereon, from the time it was presented to the fund to be derived from the collection or sale of the collateral securities held by the Fort Dearborn National Bank as security on its certificate of deposit and bank account after the residue is paid to it.—Walter F. Wyman vs. Fort Dearborn National Bank, 32 Chicago Legal News, 71.

CHECKS — PRESENTMENT — NEGLIGENCE—DISCHARGE OF INDORSER —PAYMENT BY MISTAKE — TENDER DEMAND.

Where an indorser of a check delivers it to a bank for collection, and, through the negligence of the bank in not presenting it in due course, payment is refused because of the failure of the bank on which it is drawn, such failure discharges both the indorser and drawer.

Where a check indorsed to a bank is dishonored because of the bank's failure to present it for payment in due course, and an indorser thereupon takes it up from the bank without knowledge of the facts discharging him from liability as indorser, he is entitled to recover the money so paid.

Where, in an action by an indorser of a check to recover money paid to the indorsee bank to take up the check after it had been dishonored by the bank's failure to present it in due course, the complaint alleges that the check was deposited for collection, and the proof on the trial showed that the check was credited to plaintiff as cash, it is within the discretion of the trial court, in the furtherance of justice, to allow the complaint to be amended to conform to such proof, as authorized by Code Civ. Proc., sec. 723.

Where an indorser of a check paid it after dishonor, because of his indorsee's failure to present it in due course, without knowledge that he had thereby been discharged, such check being of no value for any purpose, since by the indorsee's negligence all parties thereto were discharged, the indorser is not required to return or tender it to the indorsee before suing to recover the money paid to take it up.

Where an indorser of a check, dishonored because of the indorsee's failure to present it in due course, pays it in ignorance of such fact, he is not required to make a demand before suing to recover the money so paid to take it up.

Where an indorser of a check, dishonored because of the indorsee's failure to present it in due course, pays it in ignorance of such fact, he is not required to make a demand before suing to recover the money so paid.—Martin et al. vs. Home Bank, 54 N. E. Rep. (N. Y.), 717.

CLAIM AGAINST UNITED STATES—LOSS OF DEPOSIT IN BANK DESIGNATED AS DEPOSITORY OF PUBLIC MONEYS.

The proceeds of the sale of a vessel seized as a prize, deposited by a marshal in a national bank which is a special or designated depository of public moneys, do not constitute public moneys of the United States, within the meaning of the statutes applicable to public money and authorizing its deposit in a public depository; and such deposit does not, therefore, constitute a payment of such moneys to the United States, which will make the government liable therefor in case of the failure of the bank pending appeal. Charles Coudert vs. United States, 20 Sup. Court Rep., 56.

COMPROMISE — DURESS—GAMBLING SCHEME—ACTION ON NOTE —PARTIES.

After the failure of a mutual benefit society, a local organization, through a committee, settled with its treasurer for an alleged shortage in his accounts by taking from him a note also signed by his wife for the amount of the shortage as agreed upon by both parties. Held, that

there being an honest dispute as to the existence of the shortage and its amount, the note would not be canceled as being without consideration, even though the committee did not adopt the best method of arriving at a correct result.

The fact that the treasurer and his wife were under mental strain on account of the alleged shortage with the liability of criminal prosecution, and that it was a matter of common rumor that there might be, or even probably would be, a criminal prosecution, is not sufficient to avoid the note on the ground of duress, where no member of the committee making the settlement, and no member of the association, made any specific threats of prosecution, and no one threatened either the treasurer or his wife with a criminal prosecution in case the settlement was not made.

The fact that the scheme of the organization may have been a gambling scheme is no defense to the note, as it was not given to carry out the illegal arrangement, nor to divide the spoils and profits of an illegal combination, but simply an effort to collect and prorate among the members money which they had paid into the organization.—Roth vs. Holmes, 52 S. W. Rep. (Tenn.), 699.

CORPORATIONS — ACTION TO ENFORCE STATUTORY LIABILITY OF STOCKHOLDERS — KANSAS STATUTE—EFFECT OF APPOINTMENT OF RECEIVER — EQUITABLE OR LEGAL NATURE OF DEFENSE.

Under the constitution and statutes of Kansas subjecting stockholders in corporations to an additional liability in favor of creditors to the amount of their stock, and providing (Comp. Laws Kan. 1879, C. 23, Sec. 32) that a judgment creditor of the corporation, after an execution returned unsatisfied, "may proceed by action to charge the stockholders with the amount of his judgment," such an action is for the individual benefit of the creditor suing, and he may proceed at law against a stockholder in any court of general jurisdiction where personal service may be made on the defendant.

Under such a statute the liability of the stockholder, being directly to the creditor, cannot be enforced by a receiver appointed for the corporation, and the appointment of such receiver does not affect the right of a judgment creditor to maintain an action against a stockholder to enforce such liability.

Such a defense is not an equitable one in any technical sense, but one which goes directly to the question whether the defendant, as a stockholder, is subject to any liability under the statute which the plaintiff can enforce and is cognizable in a court of law, which can only enforce the statutory liability according to its limitations as fixed by the courts of the state. Fidelity Insurance, Trust & Safe-Deposit Co. vs. Mechanics' Sav. Bank, 97 Fed. Rep., 297.

CORPORATIONS — PAYMENT OF DEBTS BY STOCKHOLDER—CONTRIBUTION.

Where a stockholder of a state bank advances his own funds to pay the debts of the bank, in pursuance of an agreement of the stockholders that each should contribute in proportion to the number of shares of stock held by him, the advancing stockholder may maintain an action against the other stockholders for an accounting and contribution without having first exhausted the assets of the bank. —Davidson vs. Gretna State Bank et al., 80 N. W. Rep. (Neb.), 256.

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INFORMATION FOR BOND BUYERS.

ABERDEEN, S. D.—The City Council has decided to refund $10,000 of sewer bonds and issue in their stead 4 per cent bonds due in twenty years, or in ten years, at option of the city.

ALAMEDA, CAL.—The city contemplates the issuance of $35,000 in bonds for the purpose of increasing public school accommodations.

ALBION, MICH.—The question of issuing bonds for an electric light plant will soon be voted upon by the citizens of Albion.

ALBION, OHIO.—Albion will vote on the question of issuing bonds to maintain a library.

ALBANY, GA.—Dougherty county will place on the market $15,000 worth of 4 per cent bonds.

ALBANY, N. Y.—The board of finance met and bonds to the value of $137,500 were ordered issued to pay for street improvement work performed during the summer.

ALEXANDRIA, VA.—The proposition to bond Alexandria County in the sum of $150,000 for the purpose of constructing and repairing roads will be submitted to the people of the county on February 11th.

ALLEGHENY, PA.—The agitation for a new city hall in Allegheny has been revived and a strong effort will be made to secure a bond issue to put the project into effect.

ALVAN, ILL.—The voters of Milford township have voted to borrow money to build a number of new bridges.

ANDERSON, IND.—Another issue of Barrett law bonds has been authorized. One set of bonds is for the Jackson street improvement and is in the sum of $55,200.

ANNAPOLIS, MD. — The Annapolis Council proposes to bond the city for $100,000 to beautify the streets.

ASHLAND, OHIO—Bids will be received for the purchase of eleven bonds of the village of Ashland for the sum of $500 each, bearing date of January 6, 1900, and bearing 5 per cent interest per annum.

ASPEN, COLO.—Pitkin County, having voted to refund $185,300, is ready to receive bids for these bonds, which are to be optional in ten years and payable in twenty years.

ATLANTA, GA. — The Senate has passed a bill authorizing Atlanta to issue $500,000 in bonds for improvements. The Mayor will give further information in relation to the same.

AUSTIN, TEXAS—The Attorney-General has approved $12,000 Dickens county court house refunding bonds.

BAINBRIDGE, OHIO—An election will be held to vote on the proposition of issuing $2,000 worth of municipal bonds to be used for completing the electric light plant.

BAIRD, TEXAS—Bids will be received by the authorities of Baird for $10,000 4 per cent twenty-year school bonds.

BALTIMORE, MD.—The City Council of Baltimore is considering an ordinance to issue $118,500 worth of 5 per cent refunding bonds.

BATON ROUGE, LA.—Robert A. Hart, mayor, will receive bids until January 20th for the proposed issue of $135,000 in 4 per cent improvement bonds.

BAYONNE, N. J.—Bids will be received for $75,000 4 per cent six-year street improvement bonds.

BEAUMONT, TEX.—The county will hold an election to consider the issuance of $50,000 of bonds for road improvements.

BEREA, OHIO—Bids will be received for the purchase of twenty-four bonds of the village of Berea bearing 5 per cent interest per annum, payable semi-annually.

BERRYVILLE, VA.—Berryville invites bids for $25,000 4 per cent thirty-year waterworks bonds.

BOONVILLE, IND.—Spencer County has advertised for the sale of $105,000 in refunding bonds to refund the indebtedness of the county. The bonds will bear interest at the rate of 3½ per cent and will run an average of ten years.

BOYERTON, PA.—This borough will vote at the February election on the question of issuing bonds for an electric light plant.

BROOKLYN, N. Y.—The local Board of Estimate and Apportionment has authorized $456,560 school bonds for Brooklyn.

BUFFALO, N. Y.—Buffalo is to issue $200,000 school bonds.

CAMBRIDGE CITY, IND.—This place has passed an ordinance for the sale of $3,000 improvement bonds.

CAMDEN, N. J.—A meeting of the finance committee of the City Council was held at this place for the purpose of opening bids for the sale of $50,000 worth of school bonds.

CANTON, OHIO—The City Council has considered the advisability of issuing bonds for the sum of $45,000 in which amount the city's various funds were overdrawn during last year.

CENTERVILLE, IOWA — The City Council authorizes the refunding of $12,000 of bonds.

CHAGRIN FALLS, OHIO—A special meeting of the Council will soon be held to consider the issuance of $6,000 bonds for the paving of four streets.

CHERRY VALLEY, OHIO—The voters of Cherry Valley will decide the question of issuing $5,000 bonds for the purpose of building a new central high school.

CINCINNATI, OHIO—The citizens of this place will seek permission from the Legislature to market $300,000 building bonds.

CLEVELAND, OHIO—Bids will be received at the office of the City Auditor of Cleveland for the purchase of $500,000 4 per cent park coupon bonds. The bonds are of $1,000 denomination and will mature, $250,000 on October 1, 1933, and $250,000 on October 1, 1935.

Bids will also be received at the office of the City Auditor for the purchase of $100,000 4 per cent city of Cleveland bridge coupon bonds maturing October 1, 1912, and $100,000 city of Cleveland river and harbor coupon bonds maturing October 1, 1919. The bonds are of $1,000 denomination each.

COLLINWOOD, OHIO—Collinwood village has authorized an issue of $78,000 in bonds for water works and lighting plant.

COLORADO SPRINGS, COLO.—Bids will be received for $60,000 4 per cent ten-fifteen year optional water bonds and $80,000 4 per cent fifteen-thirty year optional refunding bonds.

COLUMBUS, OHIO—Mayor Schwartz of this city is endeavoring to have a bill prepared to introduce into the next General Assembly to authorize an issue of $600,000 bonds.

CRIPPLE CREEK, COLO.—The School Board has under consideration a plan to submit to a vote of the people of the school district the question as to whether or not bonds should be issued to take up the outstanding warrants. The bonds will amount to over $200,000.

CRYSTAL SPRINGS, MISS.—Crystal Springs has voted to issue bonds for $25,000 to put in electric lights and water works.

CUYAHOGA FALLS, OHIO—The County Board of Elections at a special meeting authorized Cuyahoga Falls to vote on a proposition to issue $50,000 bonds for water works purposes. The election will be held January 27th.

DENVER, COLO.—The City Council has voted to market $4,000,000 bonds for a municipal water plant.

DES MOINES, IOWA—The question of issuing $500,000 in bonds for erecting a court house is being discussed.

DETROIT, MICH.—Bids will be received by the Board of Water Commissioners until January 25th for the purchase of $200,000 of water bonds of the city of Detroit. These bonds are of the denomination of $1,000 each, bearing 3½ per cent interest per annum.

DEVIL'S LAKE, N. D.—Bids will be received by the Board of County Commissioners of Ramsay County for the purchase of $30,000 refunding bonds and $5,000 funding bonds of said county. Bonds are to be issued in denominations of $1,000 each, bearing interest at the rate of 4½ per cent per annum, payable semi-annually.

DRAYTON, N. D.—The citizens of Drayton will vote on the question of bonding for the erection of a new school house.

ELKINS, W. VA.—The city of Elkins, W. Va., will receive bids for the purchase of $25,000 water works bonds until January 22d. The bonds run thirty years and are optional after twelve years. Interest is at 5 per cent, payable annually on January 1st.

ELLSWORTH, WIS.—The town of Ellsworth is about to issue bonds for the building of a system of water works.

EL PASO, TEXAS—The city of El Paso will vote on the proposed issue of $30,000 in bonds for improvement.

ENDERLIN, N. D.—The Council of this place will issue $4,000 bonds for fire protection.

ENID, O. T.—This city will hold an election January 23d to vote for the issuing of $40,000 bonds for a system of water works.

EVERETT, WASH.—At a special election it was voted to issue $60,000 in bonds for sewer purposes.

FINDLAY, OHIO—At a special election the question of bonding the city for $50,-

000 for a new high school building was carried.

FREDERICKSBURG, VA.—The Virginia Legislature has authorized the city of Fredericksburg to issue $12,000 in bonds for improvements.

FRESNO, CAL.—Fresno expects soon to have a special election to decide the question of an issuance of bonds for improving the sewer system of the city.

FROSTBURG, MD.—A bill has been prepared providing for the issuing of $20,000 in 4 per cent bonds for the construction of a municipal electric lighting plant.

GLOUCESTER, N. J.—The Gloucester Council has authorized the issuance of $18,000 sewer bonds.

GRAND HAVEN, MICH.—Grand Haven is agitating the question of bonding the city for $25,000 to secure new factories.

GRAND HAVEN, MICH.—The citizens of this place are agitating the question of issuing bonds in the sum of $50,000.

GREENVILLE, OHIO—The city of Greenville, county seat of Darke County, will issue bonds for $80,000 for the construction of a complete system of sanitary sewerage.

HAMILTON, MONT.—A special meeting will be called in February to vote upon the proposition of issuing bonds to the amount of $20,000 for the purpose of building a court house for the county.

HAMPTON, VA.—The town of Hampton has been authorized by the Legislature to issue $30,000 in bonds.

HARRISBURG, PA.—The city of Harrisburg has authority to issue $75,000 water bonds.

HARTWELL, OHIO — Residents of Hartwell are discussing the advisability of issuing $12,500 in bonds to build a new town hall.

HIGH POINT, N. C.—The city will hold an election to decide the issuance of $50,000 of bonds for the construction of water works. The Mayor may be addressed for further information.

HOQUIAM, WASH.—At a special election held Thursday the city voted bonds to the amount of $15,000 for the purpose of building a bridge across the Hoquiam river at the foot of Eighth street.

HORSEHEADS, N. Y.—The city of Horseheads invites bids for $50,000 refunding bonds dated February 1, 1900. Bidder is to name a rate of interest payable annually.

HYATTSVILLE, MD.—The city of Hyattsville is considering the advisability of issuing water works bonds.

INDIANAPOLIS, IND.—At a special meeting of the School Board arrangements were made for the issuance of $100,000 of funding bonds.

INDIANOLA, MISS.—The town of Indianola has not as yet sold its issue of $6,000 in 5 per cent bonds and the amount may again be placed on the market.

IRON RIVER, MICH.—The citizens will vote on the proposition to bond the town for $6,000 to put in an electric lighting plant.

ITHACA, MICH.—Ithaca will vote on a proposition to bond the village for $10,000 for the construction of a system of sewerage.

JACKSON, GA.—This town will probably place its proposed issue of $25,000 in 5 per cent bonds on the market at an early date. C. S. Maddox, mayor, may be addressed for further particulars.

JOHNSTOWN, N. Y.—Bonds in the sum of $8,000 are to be sold by the authorities of this place.

KENSINGTON, MD.—The city of Kensington has voted to issue $20,000 in bonds for the purpose of erecting water works.

KIMBALL, S. D.—The school authorities have sold refunding school bonds to the amount of $4,500 which will draw only 5 per cent.

LA CROSSE, WIS.—This city will receive proposals for $42,000 3½ per cent semi-annual twenty-year bridge bonds.

LA GRANGE, GA.—The town of La Grange will soon vote on the question of issuing bonds for improvements.

LAKE CITY, COLO.—Hinsdale County has voted to refund $180,000 of its bonded indebtedness.

LA SALLE, ILL.—The citizens of this place will soon hold a meeting to vote on the question of issuing bonds in the sum of $100,000 for a water works system.

LAWRENCE, KAN.—Bids will be received by the Board of Education until February 1st for the purchase of gold school bonds of the city of Lawrence to the amount of $25,000 in denominations of $500 each, bearing interest at the rate of 4 per cent per annum. A deposit of 5 per cent is required on each bid. For further information address F. W. Blackmar, Lawrence, Kan.

LEWISTON, IDAHO—An election will soon be called here to vote on the question of purchasing the water works system and for other improvements.

LOGANSPORT, IND.—The Cass County Council has prepared an ordinance providing for the issuing of $8,000 county bonds.

The City Council of this place is considering the feasibility of floating $70,000 in bonds.

LONG BEACH, CAL.—An election will soon be held in this city to vote on the question of issuing $23,000 in bonds for the erection of an electric light plant.

LOWELLVILLE, OHIO—Bids will be received by the village of Lowellville until January 23d for the purchase of $8,000 worth of bonds issued and sold for the purpose of erecting an electric light plant. The bonds will be issued in denominations of $1,000 and will bear 6 per cent interest per annum.

LOWVILLE, N. Y.—The town of Pinckney has been authorized to issue bonds in the sum of $5,500 to pay for bridges. The bonds are to draw 4 per cent interest.

LYNN, MASS.—The Council has authorized the issuance of $29,000 4 per cent bonds for current expenses.

MACON, GA.—The board of directors of the public library at this place are considering an issue of $10,000 in 4 per cent refunding bonds.

MADISONVILLE, OHIO—The city of Madisonville is considering the issuance of $25,000 school bonds.

MARQUETTE, MICH.—Bids will be received for the purchase of $20,000 4 per cent semi-annual bonds.

MARTIN'S FERRY, OHIO—This place announces the sale of $13,000 5 per cent bonds.

McKEESPORT, PA.—McKeesport contemplates the issuing of $300,000 worth of bonds for public improvements.

MINNEWAUKON, N. D.—Benson county asks for bids for the purchase of $20,000 in bonds of the county. The bonds will mature in twenty years and will bear 5 per cent interest per annum.

MONROVIA, CAL.—The City Council has decided to call an election for the purpose of voting on the proposition of issuing $20,000 bonds for the completion of the city water works.

MORRISTOWN, N. J.—A proposition is being considered to issue bonds at Morristown for the purpose of building a town hall.

NEW HAVEN, CONN.—New Haven is preparing to issue $325,000 bridge bonds, $250,000 paving bonds and $230,000 school bonds in denominations of from $100 to $1,000 and at 3½ per cent to 4 per cent interest.

NEWMAN, ILL.—The citizens of this place propose issuing bonds and putting in a system of water works.

NEWPORT NEWS, VA.—The proposed bond issue of Newport News will amount to $315,000. The Legislature will be asked for authority to sell that amount.

NEW ROCHELLE, N. Y.—The New Rochelle sale of $24,122.20 sewer bonds and $26,122.20 sewer certificates has been postponed owing to an oversight on the part of the city officials.

NORFOLK, VA.—The city of Norfolk will ask for legislation authorizing it to issue $75,000 in bonds for improvements, in addition to amounts already placed on the market.

NORTH TONAWANDA, N. Y.—This place is preparing to issue $3,000 sewer bonds.

NORTH WILKESBORO, N. C.—North Wilkesboro has voted an issue of bonds for the purchase and putting in of an electric-light plant.

NORWICH, CONN.—Norwich has authority to borrow $165,000.

OLD ORCHARD, MAINE.—This town at a special election voted to issue $16,000 in municipal bonds to cover the cost of the town hall, in process of construction. The original estimate of the cost was $10,000.

OLIVIA, MINN.—Bids are asked for the purchase of $12,000 of water and light bonds.

ONTONAGON, MICH.—This city has placed $40,000 5 per cent refunding bonds running forty years.

OPELIKA, ALA.—This city will issue bonds for the construction of a sewerage system in Opelika.

OWENSBORO, KY.—The city of Owensboro has voted in favor of issuing $200,000 in 4 per cent bonds for street improvements.

OXNARD, CAL.—It has been voted to issue $20,000 in bonds for the erection of a new schoolhouse.

PALMYRA, MO.—The County court has ordered an election on the matter of $100,000 of bonds with which to build two courthouses—one in Palmyra and one in Hannibal.

PATERSON, N. J.—The Board of Aldermen of this city has passed an ordinance in favor of an issue of $22,500 4 per cent renewal bonds.

PEARSALL, TEXAS.—The commissioners have ordered an election on the issuance of $27,500 4 per cent bonds for the purpose of building a new courthouse.

PHOENIX, ARIZ.—The city council is considering the question of calling an election for the purpose of voting on the proposition of issuing $200,000 in bonds for a sewerage system and $115,000 in bonds for a water works system.

PIERRE, S. D.—In the Supreme Court an opinion was handed down in the case of the city of Mitchell vs. J. K. Smith, City Auditor. This decision sustains the validity of an issue of refunding bonds of the city of Mitchell to take up water works bonds issued in 1886. The Auditor had refused to sign the refunding issue, claiming illegality of the first issue on account of limitation of indebtedness.

PLAINFIELD, N. J.—The Plainfield common council has ordered $12,000 bonds issued to pay for macadamizing certain streets.

PLAQUEMINE, LA.—The town of Plaquemine is offering $38,000 worth of improvement bonds for sale.

PLEASANT GROVE, UTAH.—This city has voted to issue $5,000 electric-light bonds.

PLEASANTON, CAL.—The town of Pleasanton has voted to issue bonds in the sum of $20,000 for purpose of extending the water system.

POMEROY, OHIO.—Pomeroy invites bids for $10,000 not exceeding 6 per cent serial improvement bonds.

PONCA, MO.—At an election the citizens voted for a system of water works and then issuing bonds for the same.

PONTIAC, ILL.—An election is to be held at this place to vote on the proposition of building a new school house and the issuance of bonds for $18,000.

PONTIAC, MICH.—This place will issue $25,000 in bonds bearing 5 per cent for the payment of paving bills.

PORT HURON, MICH.—An election will be held to vote on the question of issuing bonds for the construction of bridges and other improvements.

PORTLAND, MICH.—At a special election it has been voted to bond the city for $20,000 for the purchase of water works now owned by a New York company.

PORTLAND, ORE.—Portland sells $25,000 6 per cent ten-year improvement bonds January 20th.

PORT LAVACA, TEXAS.—Calhoun county will issue $50,000 in bonds for road improvements.

RANDOLPH, NEB.—The village of Randolph has voted $4,500 worth of bonds for water works improvements.

RAVANNA, MO.—Mercer county will vote on the issue of bonds for a new courthouse to be built in Ravanna.

READING, PA.—The Reading School Board will borrow $65,000 for new school buildings, issuing 3½ per cent bonds.

RICHMOND, IND.—The City Council finance committee will have a special meeting to consider an issue of bonds. It is probable $10,000 worth will be sold.

RICHMOND, VA.—The city will petition the Legislature for authority to issue $310,000 of bonds for public improvements, including paving, new schools, fire engine houses, etc. The Mayor may be addressed for further information in relation to same.

RIDLEY PARK, PA.—The voters of Ridley Park have voted to issue $14,000 in bonds for improvements.

ROCKFORD, ILL.—The City Council is considering the advisability of issuing $15,000 in bonds to be used in building a new central high school.

ROME, GA.—The citizens of Floyd county may vote on the question of issuing $40,000 in bonds to refund present indebtedness.

ROSWELL, N. M.—The citizens of Roswell will vote as to whether or not they will bond the city for $30,000 and $25,000 respectively for the construction of a sewerage system and the erection of a school building.

RUTHERFORD, N. J.—This city has voted to issue $49,570 for the bonds for the erection of a new school building.

SAGINAW, MICH.—The board of supervisors has passed a resolution to submit the question of bonding the county for five years for the erection of a courthouse to cost $40,000, $6,000 of which is to come from Ithaca.

SALISBURY, N. C.—It has been decided by popular vote to issue $100,000 of bonds for public improvements, including the construction of water works.

SAN FRANCISCO, CAL.—San Francisco citizens are considering the matter of

issuing bonds to provide for a reconstructed sewer system for school houses and a hospital.

SAN FRANCISCO, CAL.—At a special election held in San Francisco it was decided to bond the city in the sum of $4,550,000 for public park purposes.

SAN PEDRO, CAL.—The board of supervisors has given notice that it will receive bids for the purchase of the $20,000 bonds of the San Pedro school district.

SARDIS, MISS.—The town of Sardis will advertise for bids for $5,000 of bonds for water works.

SAVANNAH, MO.—Bonds to the amount of $9,000 were voted to build a new schoolhouse at Savannah.

SCOTTSVILLE, KY.—Allen county, Kentucky, has voted to issue $175,000 worth of 4 per cent refunding bonds.

SCRANTON, PA.—This place will vote February 20th on the question of increasing the city's indebtedness by $140,000 for an electric-light plant.

SELMA, ALA.—The issue of $40,000 in court house bonds of Dallas County remains unsold and will probably be again offered to investors.

SHAWNEETOWN, ILL.—The proposition to refund bonds at this place carried by a large majority.

SINCLAIRVILLE, N. Y.—This place invites proposals for $7,000 five-eleven-year water works bonds.

SOUTH BOSTON, VA.—The town has voted to issue $10,000 in bonds for street and other municipal improvements.

SPENCER, IOWA.—Spencer has voted to issue $50,000 courthouse bonds.

STARKVILLE, MISS.—Bids are invited by the city of Starkville for $22,500 5 per cent semi-annual five twenty-year water bonds.

STEELTON, PA.—The $95,000 3½ per cent bonds, comprising $30,000 five-ten year and $65,000 ten-thirty year water bonds, will be sold at private sale at par. These bonds were offered at public sale November 1st, but no bids were received.

STOUGHTON, WIS.—Bids will be received for the purchase of bonds of Stoughton to the amount of $10,500, bearing 3 per cent interest per annum.

STOCKTON, CAL.—The City Board of Education has asked the City Council for a bond election at which shall be submitted the matter of raising $90,000 for the construction of a new high and grammar school.

At a caucus of the City Council it was decided to call an election to bond the city for $400,000 for a city hall and other improvements.

ST. LOUIS, MICH.—The board of supervisors decided by a vote of 17 to 4 to submit to the people a proposition to bond the county for $34,000 to build a new courthouse.

STRYKER, OHIO—At an election held in Stryker it was voted to issue $20,000 worth of bonds for street improvements.

SYRACUSE, N. Y.—Proposals for the purchase of local improvement bonds to the amount of $279,000 are to be received by the City Treasurer. The bonds will be dated January 1st and will fall due in nine annual installments, each consisting of six $5,000 bonds and one $1,000 bond. At a meeting held at this place an issue of bonds to the amount of $30,000 was authorized for the towns connected by the proposed Baldwinsville bridge, payable $1,000 a year and bearing interest at 3½ per cent.

TACOMA, WASH.—The date of the $1,200,000 twenty-year funding bonds sale has been fixed for January 25th.

TALLAHASSEE, FLA.—The election held at this place on the issue of $16,000 in bonds for improvements has resulted in favor of the issue.

TAUNTON, MASS.—Taunton seeks authority for the issuance of $400,000 sewer and $100,000 water bonds.

TEKAMAH, NEB.—The city council passed an ordinance calling for an election to vote $12,000 bonds in aid of the new Omaha & Sioux City railroad.

TEMPE, ARIZONA.—The town of Tempe has voted to issue $30,000 worth of water works bonds.

THOMSON, GA.—The citizens of this place will order an election to vote on the question of issuing bonds for the construction of the waterworks recently reported as contemplated. E. S. Harrison is mayor and may be addressed for further information in relation to the same.

TOLEDO, ILL.—An ordinance has been passed authorizing the issuance of $23,000 in water fund certificates.

TOLEDO, OHIO.—The city of Toledo has decided to readvertise the sale of $60,000 3 per cent twenty-year refunding bonds.

TOLEDO, OHIO.—Toledo advertises for bids for $30,000 3 per cent twenty-year general refunding bonds.

TONAWANDA, N. Y.—The taxpayers of North Tonawanda have decided to issue bonds in the sum of $85,000 for the purpose of securing a site and erecting a new school building.

TRENTON, N. J.—The Trenton (N. J.) Council is considering a resolution authorizing the issue of $41,000 3½ per cent refunding bonds.

TROY, OHIO—Bids will be received for the purchase of a bond of the city of Troy to the amount of $1,500 to bear date of November 1, 1899, and to bear 5 per cent interest per annum.

TUPELO, MISS.—Bids will be received for the purchase of $15,000 6 per cent twenty-year bonds issued for electric light purposes.

TYRONE, PA.—An election for the issuing of $35,000 water bonds will be held.

UKIAH, UTAH.—This place has decided to issue $18,000 5 per cent one-forty year electric-light bonds.

VERMONT, ILL. — Vermont's City Council has authorized a bond issue of $5,-850 for an electric light plant.

VIRDEN, ILL.—The citizens are to vote on the question of issuing bonds in the sum of $10,000 to a municipal electric light plant.

WABASH, IND.—Wells county will issue $30,000 in 5 per cent long-time bonds to rebuild the gravel-road system of that county.

WARREN, OHIO. — Mecca township voters will vote on the proposition of issuing bonds in the sum of $4,000 for the purchasing of a site and erecting a township school building.

YOUNGSTOWN, OHIO—Bids will be received for the sale of city bonds in the sum of $3,500, bearing interest at the rate of 5 per cent per annum, payable semi-annually.

"Things Taxable" has been revised and brought down to date by the publisher, E. M. Longcope, of Houston, Texas.

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BANK NOTES.

The Central State Bank of West Lebanon, Ind., has gone out of existence.

The First National Bank of Evanston, Ill., has been organized with a capital of $100,000.

It is reported that a state bank will be started at Medina, N. D., and another at Sykeston.

The Bank of Commerce of St. Louis is taking steps to establish an employes' pension fund.

A new national bank is planned for Annapolis, Md. William A. Cunningham is the promoter.

J. L. Weatherill of Cherokee, Iowa, has purchased an interest in the Bank of Centerville, S. D.

The Citizens' Trust Company of Fort Wayne, Ind., has opened for business, with $200,000 capital.

The DeKalb County Association of Private Bankers was organized at a meeting in DeKalb, Ill., recently.

Twenty shares of Schenectady bank stock of the par value of $50 each were sold at auction for $2,250.

The organization of the First National Bank of College Corner, Ohio, with $50,000 capital, has been authorized.

The East End Savings Bank Company of Cleveland, Ohio, has decided to enlarge and do a more extended business.

Authority has been granted to organize the Citizens' National Bank of McConnelsville, Ohio, with $100,000 capital.

The organization of the Grand Junction National Bank of Grand Junction, Colo., has been authorized with $50,000 capital.

The trustees of the New York Produce Exchange Trust Company have made all arrangements for the resumption of business.

A finely finished and handsome bank building is to be erected at Irwin, Pa., for the newly organized Citizens' Bank of Irwin.

An incident in the Eastern tight money flurry was a call loan of $500,000 made by a Salt Lake banker in the New York market.

The application for authority to organize the Citizens' National Bank of Oconto, Wis., with a capital of $50,000, has been approved by the Comptroller of the Currency.

A new trust company is being formed at Cleveland with a capitalization of $1,000,000. It is styled the National Trust Company.

The State Bank of Indiana, at Indianapolis, is to be converted into a national institution, and its capital stock is to be increased.

The Missouri Bankers' Association adopted resolutions urging the Legislature to create the office of State Banking Commissioner.

The suspension of the National Bank of Port Jervis, N. Y., was an echo of the Produce Exchange Bank failure in New York city.

J. B. Burton, Des Moines, has sold his bank in University Place to Messrs. R. F. Prunty, A. M. Haggard, Scott Jordan and Dr. J. D. Davis.

The German Savings Bank of Baltimore will erect a new building at the southwest corner of Baltimore and Eutaw streets, to cost $50,000.

The new Farmers and Merchants' Bank of Huntsville, Mo., opened up business with W. H. Hubbard as cashier and H. L. Rutherford as assistant.

The Comptroller of the Currency of the United States has granted an application for the establishment of the Perry County National Bank of Newport, Pa.

The stockholders of the Bank of Homestead, Pa., have voted to make the bank a national institution. The capital stock was raised from $50,000 to $100,000.

The combined deposits of the national banks of Louisiana outside of New Orleans are $3,800,000, of which the Lake Charles banks have more than one-fifth.

A new state bank has been organized in Montello, Wis., with a capital of $30,000. E. D. Morse will be president of the new bank and L. D. Moses vice-president.

The Hamilton Trust Company of Paterson, N. J., expects to begin business at once. It will occupy quarters on the first floor of the First National Bank building.

The Oil City Savings Bank has reorganized as the Oil City National Bank of Oil City, Pa., with $100,000 capital stock. The management will be unchanged.

One share of the National City Bank of New York was sold recently at auction, par $100, at 2007½, and five shares of the Union Trust Company of New York, par $100, at 1414½.

Arthur E. Stillwell, the financier, has handed in his resignation as president of the Guardian Trust Company, whose headquarters are in the New York Life building, Chicago.

The People's Bank of Bloomington, Ill., has been licensed to do business as a trust company under the Illinois law, it having deposited $50,000 in government bonds as a special guaranty.

John R. McGurley, who is closely identified with Westinghouse interests, is planning the organization of a trust and safe deposit company at East Pittsburg. The capital will be $125,000.

Irwin, Pa., will have a new bank, under the name of the Citizens' National Bank, with a capital of $50,000. The banking company will erect a brick building at Main and Fourth streets.

It is reported that Charleston, S. C., is to have a new trust company of representative proportions to the city's growing necessities. A fine new office building is planned for its occupancy.

The Burlington County Trust and Safe Deposit Company of Moorestown, N. J., have had plans prepared for the erection of a new brick, stone and steel bank building, to be built at Moorestown, N. J.

The Comptroller of the Currency has extended the corporate existence of the First National Bank of Grafton, W. Va., until Dec. 16, 1919, and that of the Lititz National of Lititz, Pa., until Dec. 17, 1919.

The People's Bank of Wabasha, Minn., closed its doors and is now in the hands of the Bank Examiner. Depositors, it is claimed, will lose nothing. No statement of assets and liabilities has been given out.

Three Buffalo savings institutions have declared a maximum rate of interest on deposits of 3½ per cent. They are the Erie County Savings Bank, the Buffalo Savings Bank and the Western Savings Bank.

Amended articles of incorporation were filed today by the Deposit Bank of Pleasureville, Ky., reducing its capital stock from $30,000 to $20,000. The change was desired by two-thirds of the bank's stockholders.

The Danville State Savings Bank of Danville, Iowa, has filed articles of incorporation. Its capital is $12,000 and its officers are W. H. Hulburt president, D. W. McKee vice-president, and W. M. Irwin cashier.

The new Century National Bank at Cleveland, Ohio, has organized with $500,000 capital. The following officers were elected: President, D. H. Kimberley; vice-president, D. A. Dangler; cashier, D. B. Beers.

Receiver Foster of the People's Savings Bank of Lansing, Mich., has declared another dividend of 5 per cent to the depositors of that institution, making in all dividends of 42½ per cent which have been declared.

The Comptroller of the Currency has declared a fifth dividend, 10 per cent, in favor of the creditors of The Dalles National Bank of The Dalles, making 95 per cent in all on claims proved, amounting to $126,318.

The directors of the Hudson County National Bank, Jersey City, have elected Nelson J. H. Edge as cashier, to succeed J. Warren Hardenbergh, who retires to become president of the Commercial Trust Company.

It is stated that another handsome bank building is to be erected at Millvale, Pa., by the directors of the newly-incorporated Millvale Bank, among whom are S. J. Murphy, J. W. Goodwin, E. M. Schag and others.

The Comptroller of the Currency has declared a final dividend of 1 per cent in favor of the creditors of the Merchants' National Bank of Great Falls, Mont., making in all 38 per cent on claims, amounting to $140,930.

J. W. P. Lombard, who succeeds Charles Ray of Milwaukee as head of the National Exchange Bank, was for seventeen years cashier of the Stephenson National Bank at Marinette, from which city he went to Milwaukee.

It is said that the present method of issuing a weekly bank statement by the Associated Banks is causing much dissatisfaction, and that the Clearing

House Association will be petitioned to make daily statements instead.

The American Loan and Trust Company of Cresco, Iowa, warns concerns loaning money on land against the operations of a man known as "Lewis W. Carter," who has been securing loans by means of forged evidences of title.

The Euclid Avenue Savings and Banking Company of Cleveland has secured an amendment changing its name to the Euclid Avenue Trust and Savings Company, and certifying to an increase of capital stock from $200,000 to $500,000.

The American Trust and Savings Bank of Chicago announces the election of Frank H. Jones as its secretary and in charge of its trust department. Mr. Jones was from 1893 to 1897 First Assistant Postmaster-General of the United States.

The Comptroller of the Currency has approved the applications of the Oil City National Bank, Oil City, Pa., with a capital of $100,000, and the Monessen National Bank, Monessen, Pa., with a capital of $50,000, for authority to organize.

An important change in the affairs of the Second National Bank of Beloit, Wis., is announced, whereby William B. Strong becomes president and his son, Fred Strong, cashier. Mr. Strong has lately purchased a controlling interest in the bank.

The Home Savings and Banking Company of Chicago, Ohio, has opened for business. The capital stock is $50,000. Following are the officers that will have charge: President, C. B. Tudor; vice-president, A. C. Bagnall; cashier, E. A. Sutton.

W. H. Slack has filed with the clerk of courts a final statement and on petition was discharged from the receivership of the State Trust and Saving Bank of West Superior, Wis. According to his figures the dividend of the bank will be 18.8 per cent.

The Kansas City State Bank will move into the building on Delaware street near Ninth, formerly occupied by the Mechanics' Bank. The Mechanics' Bank is in new quarters in the old Bank of Commerce building, and is known as the City National Bank.

The organization of the new Rockingham National Bank of Harrisonburg, Va., has been announced. The officers are A. M. Newman, Jr., president, and Judge G. G. Grattan, Capt. A. H. Wilson and Messrs. J. R. Cover and Jacob Funkhouser, directors.

The Comptroller of the Currency has declared a final dividend of 6.55 per cent in favor of the creditors of the National Bank of Kansas City, Mo., making in all 100 per cent of principal and 55.31 per cent of interest on claims proved, amounting to $807,231.58.

The depositors of the First National Bank of Sedalia, Mo., have met and accepted the report of a committee appointed at a previous meeting, advising the Comptroller of the Currency to wind up the receivership and dispose of the holdings of the bank.

A further dividend of 10 per cent in liquidation has been declared on the stock of the Bank of Louisville, which means a distribution of $39,000. This makes 110 per cent that has been paid in the liquidation of this bank. The stock was quoted at 65 a year ago.

One of the most pronounced evidences of prosperity in North Dakota is the report of the State Examiner on the condition of the small banks. There are 118 state banks now in existence and applications have been made for seven more charters for institutions.

New Haven savings banks have decided to reduce their interest rate. Formerly the banks have paid 4 per cent up to $2,000 and 3½ per cent over that sum. Now the interest paid will be 4 per cent up to 1,000, 3½ from $1,000 to $2,000 and 3 per cent over $2,000.

The Grand Rapids National Bank's charter expires Feb. 5, 1900, and a petition of two-thirds of the stockholders that the charter be extended another twenty years has been allowed. The bank will continue with its present capital of $500,000, and under its present name.

The Union County Bank of Rahway, N. J., has suspended, owing, according to a notice, to the unusual demand made upon it by depositors. The bank expects to pay depositors in full. The bank has been paying 8 per cent dividends on a capital of $40,000. It is a state institution, and had a surplus of $25,000. It is expected tnat the failed bank will be succeeded by a strong national bank.

The Union Trust Company of Providence, R. I., has practically absorbed an-

other bank, the City National. At a meeting of the directors of the latter it was voted to recommend to the stockholders that they dispose of their stock to the Union Trust Company.

A new bank is to take the location of the Clinton National after its consolidation with the Hayden National at Columbus, Ohio. The capital stock will be $100,000. Philip L. Schneider, who has been active in the organization, will probably be the cashier of the new concern.

The design for the new building which the Riggs National Bank proposes to erect on the property to the west of the present banking building on Pennsylvania avenue, near Fifteenth street, in Washington, D. C., and which was recently purchased by the bank, has been selected.

The Citizens' State Bank of Braman, Kay county, Ok. Ty., has filed articles of incorporation in the office of Secretary W. M. Jenkins. The capital stock is $5,000, and the directors named are B. J. Templeton and L. W. Hamilton, Braman; J. M. Searles, Kansas City, and W. A. Stougle, Ponca, Neb.

A prominent detective agency has recently investigated the use of electricity for breaking the vaults of banks and safes. The report states that there has never been a single successful burglary of a bank vault or safe by electricity, and that there is no necessity for alarm on this score.

The annual report of the Dayton clearing-house reflects a favorable situation. During the last year the gain in clearings was 30 per cent, representing in figures an increase of $11,889,457.20. The total clearings amounted to $51,403,112.47, compared with $39,513,665.27, which was the record for 1898.

Profits of Baltimore banks during 1899 exceed those of any year in the history of banking. Better rates prevailed and money has been more actively employed than ever before. It is understood that two of the larger institutions show considerably more than 25 per cent earned upon their capital.

The Comptroller of the Currency has authorized the following Texas banks to begin business: The Stockmen's National of Canyon; capital, $50,000; president, L. T. Lester; cashier, S. F. Sullenberger. The Lowden National Bank of El Paso; capital, $100,000; president, L. M. Openheimer; cashier, T. M. Wingo.

The application of the following persons for authority to organize the First National Bank of Finleyville, Pa., with a capital of $50,000, has been approved by the Comptroller of the Currency: A. H. Anderson, D. M. Anderson, James Lyle, T. E. Robb, L. McCormick, J. W. Jones, J. F. Boyd and John N. Boyer.

All over New England there is favor for the plan to allow national banks, with $25,000 capital, though the idea originated to help the west and south. A large number of our country banks, which are a proper convenience for their towns, can then reduce their capital, now too large, and some new ones will be started.

John R. Wallace, Thomas F. Barrett and others have made an application for a charter for a bank to be known as the Farmers' and Mechanics' National Bank of Parkersburg, W. Va., with a capital of $100,000. This will make five national banks in this city, one State bank and two trust and guarantee companies.

A charter has been issued to the Johnstown Trust Company of Johnstown, Pa. Capital, $125,000. Directors, A. V. Barker, Ebensburg; Peter B. Carpenter, Andrew Foster, William C. Kreiger, Charles S. Price, Daniel M. Stackhouse, James P. Thomas, William R. Thomas, Anderson H. Walters, Herbert H. Weaver and Fehard Zang.

The depositors of the defunct Cocheco National Bank are to be paid in full without the necessity of a receiver having to assess the stockholders. Receiver E. H. Carroll announces that he will pay another dividend of 25 per cent, which will bring the total disbursed by the receiver since the bank's failure last summer to 100 per cent.

Fargo, N. D., bankers are feeling considerably elated over the fact that bank clearings for last year have reached over $20,000,000. When it is considered that Fargo only claims 13,000 population, it will be seen what a remarkable record the city has made, financially. It equals many of the eastern cities of from 40,000 to 75,000 inhabitants.

Secretary of State Lesueur has, with the expenditure of a great deal of labor, compiled a pamphlet containing all the banking laws of Missouri and all statutes

which are collateral to the banking laws. This he has annotated quite copiously beyond the annotations of the Revised Statutes, and attached thereto a full, complete and convenient index.

The directors of the American Trust and Savings Bank of Chicago have decided to transfer $100,000 to the surplus fund out of the profits of the year's business. The question of resuming the payment of dividends was considered, but the matter was finally postponed until July, when, in all probability, there will be a return to the old rate of 3 per cent semi-annually.

The final settlement of the affairs of the Chemical National Bank of Chicago, which failed in 1893, will take place within the next few months. Judge Chetlain has entered an order allowing William C. Niblack, the receiver for the bank, to sell all of the assets at public auction. The auction will take place in the offices of the Chicago Title and Trust Company February 15.

Comptroller Charles G. Dawes has declared a dividend of 20 per cent to the creditors of the First National Bank of Benton Harbor, Mich., making in all 100 per cent on claims proved amounting to $81,243.31, and a final dividend of 16 per cent on claims against the Citizens' National Bank of San Angelo, Texas, making 91 per cent on claims proved amounting to $39,626.53.

The Harlem Trust Company is a proposed New York financial corporation, and its organizers have already leased the two lower floors of the new building going up at One Hundred and Twenty-fifth street and Park avenue. It is to have $500,000 capital and $500,000 surplus, and Dr. J. H. Parker, the former president of the Produce Exchange Trust Company, will be asked to serve as president.

The First National Bank of Chicago in a statement mailed to stockholders shows profits for the year of $711,664, or 23.7 per cent, earned on the $3,000,000 capital. The bank paid $360,000 in dividends, or 12 per cent; charged off $100,000 for depreciation on its building, and added $247,000 to its surplus. Vice-President Forgan succeeds to the presidency, vacated by the resignation of S. M. Nickerson.

The Kellogg Banking Company of De Pere, Wis., will soon pass into the hands of a new banking company composed exclusively of local capital. Negotiations, which have been under way for some time, were consummated by the acceptance of an offer made to the controlling stockholders by John P. Dousman of the John P. Dousman Milling Company. The sale includes the building, furniture, good will, etc.

Within a short time there will be three new authorized depositories of United States funds in Chicago, bringing the total to six. Heretofore the Northwestern National Bank, the Fort Dearborn National Bank and the National Bank of the Republic have been the only depositories, the Northwestern doing the bulk of the business. The new depositories are the First, Union and Metropolitan National Banks.

Judge Cleland at Portland, Ore., decided, in the suit of Robert Adamson vs. Wells, Fargo & Co.'s Bank, that the transfer of warehouse receipts for grain is a transfer of the title to the property. Adamson delivered wheat to holders of receipts, and the decision is in his favor and against the bank. The action involved about 30,000 bushels of wheat attached by Wells, Fargo & Co., in a suit against J. R. Cameron.

A number of bankers of the Republican Valley country assembled in Nelson, Neb., organized the South Central Nebraska Bankers' Association. The counties represented were: Thayer, Fillmore, Clay, Webster and Nuckolls. The meeting was held at the First National Bank and officers were elected as follows: J. F. Bradshaw, president; W. H. Jennings, vice-president; F. E. Bottenfield, secretary and treasurer.

A profit of $9,052.34 was cleaned up for the creditors and depositors of the Sioux National Bank of Sioux City, Iowa, by Receiver Jonathan W. Brown's recent sale of the bank's stock in the Sioux Milling Company to W. P. Manley and A. F. Call, and by them to Giles W. Brown, making nearly the equivalent of 6 per cent interest upon this asset of the bank for the three years that it has been in the possession of Receiver Brown.

In connection with the increase in its capital stock from $500,000 to $1,000,000 Jan. 2 the State Bank of Chicago de-

clares a cash dividend of $40 a share. The original announcement of the increase was that the new stock would be issued to holders at par. As a matter of fact holders who want to avail themselves of the chance to take new stock will be required to pay only $60 a share, the extra dividend being paid in that way.

The shareholders of the defunct Metropolitan National Bank of Cincinnati received a pleasant surprise in the shape of a notice of another dividend, payable upon presentation of stock. The debts of the bank have long been settled, and this dividend is paid by Attorney John F. Pogue, as agent for the shareholders. The amount of the dividend is 2 per cent, which makes a total of 57 per cent paid to shareholders. The bank failed in 1888, and its affairs are just now being finally wound up.

The stockholders of the Pittsfield National Bank of Pittsfield, N. H., have voted to move the institution to Dover. The capital stock will be increased from $50,000 to $100,000, and in its new location it will be known as the Dover National Bank. Considerable of the additional capital has been subscribed. The bank was established in 1850, and reorganized as the Pittsfield National Bank in 1885. The present officers of the institution are as follows: President, C. H. Carpenter, Chichester; cashier, J. A. Goss, Pittsfield; assistant cashier, C. C. Goss, Pittsfield.

Articles of incorporation of the Albany Trust Company, with principal office in Albany, have been filed with the State Banking Department. The company is to have a capital and a surplus of $300,000 each. Among the incorporators are C. T. Barney and Frederick L. Eldridge of the Knickerbocker Trust Company of New York city, Jacob Hays, A. Foster Higgins, Charles W. Gould, and J. W. Gerard of New York city, and Henry Russell, John D. Parsons, Jr., Edward A. Durrant, John G. Myers, C. E. Argerstinger, Jasper Vanwormer and Randall J. Leboeuf, Albany.

The Commercial Trust Company of Jersey City has filed articles of incorporation. The company will start with a capital of $500,000 and a reserve fund of the same amount. It will do a banking business and will erect a tall office building on the site of Taylor's Hotel. The president will be J. Warren Hardenbergh, now cashier of the Hudson County National Bank; vice-presidents, George W. Young, president of the United States Mortgage and Trust Company, New York, and Robert S. Ross, cashier of the Third National Bank, Jersey City; secretary and treasurer, Oscar L. Gubelman, cashier of the United States Mortgage and Trust Company.

The meeting of the Oklahoma Bankers' Association at Shawnee was well attended.

The Comptroller of the Currency has authorized the Commercial National Bank of Muskogee, I. T., to begin business with a capital of $50,000. Geo. H. Williams is president and Ira R. Kirkland, cashier.

Col. S. E. Moss sells all his stock in the National Bank of Cleburne, Texas, to J. W. Hayden of Bonham; D. E. Waggoner of Ladonia, John A. Pierce of Honey Grove, H. T. Douglass of St. Jo, James F. McFarland of Ladonia, W. E. Miller of Ladonia and W. F. Ramsey, William James, J. C. Blakeney and J. H. Keith of Cleburne.

Application for authority to organize the City National Bank of Kansas City has been approved by the Comptroller of the Currency at Washington. The capital of the institution is $250,000, and the incorporators are R. M. Snyder, J. G. Strean, John H. Wiles, O. H. Dean, P. I. Bonebrake, W. F. Wyman and George P. Snyder. The City National Bank will succeed the Mechanics' Bank, located on Delaware street, near the Junction. R. M. Snyder is president of the Mechanics' Bank, and will, it is understood, be president of the new bank. The new concern will ocupy the building formerly occupied by the National Bank of Commerce on Delaware street.

The result of the deliberations of the executive committee of the Conference of Clearing Houses, which represents the more important banking interests of the country, was made known when it was recommended that the appended by-law be adopted by all the members of the association: "The Clearing House Association shall have power to establish rules and regulations regarding collections by members of the association, or banks, or trust companies, or others clearing through such members, and the rates to be charged for the enforcement of the same. It may, from time to time, make any additions to or changes in such rules and regulations as it deems

judicious. Any rule or regulation upon the subject must receive a majority vote of all the members, and when once it is established it shall not be altered until it has been in force at least three months, and then only by a majority vote of the Clearing House Association."

According to a table compiled by the New York Financier there are 102 banks in the country that have deposits of $5,000,000 and over. The National City Bank of New York leads with gross deposits of $113,576,300; the National Park, New York, second, with deposits of $52,273,700. The First National of Chicago comes next with $43,630,100. Other banks with deposits of $20,000,000 and over follow in this order: Hanover, Chase, Western, First, Fourth, Chemical, American Exchange, Importers' and Traders', and Bank of Commerce, all of New York, and Bank of Commerce, St. Louis; Fourth Street, Philadelphia; Shawmut, Boston; Continental, Chicago; Bank of the Republic, New York City, and Bank of Commerce, Kansas City. There are thirty banks in New York that have deposits of $5,000,000 or over, thirteen in Chicago, nine in Philadelphia, eleven in Boston, five in St. Louis, three in Kansas City, four in Pittsburg, three in Denver, two in Milwaukee, three in San Francisco, two in Baltimore, two in Cincinnati, two in Indianapolis, two in Omaha, two in St. Paul, and one each in Scranton, Jersey City, Cleveland, Detroit, Albany, Portland, Washington, Pueblo and Minneapolis.

Seventeen state banks were organized in Illinois in 1899. There were two consolidations, five banks went into voluntary liquidation, and one was reorganized as a national bank. This made a net gain of five for the year. There were 142 banks in operation at the beginning of 1899, and there are now 151. The banks organized in the last year are as follows: Bank of Calhoun County, Hardin; the Hill-Dodge Banking Company, Warsaw; State Bank of Mansfield, Mansfield; Pontiac State Bank, Pontiac; La Grange State Bank, La Grange; Industrial State Savings Bank, Austin; South Side State Savings Bank, Austin; State Bank of Kirkwood, Kirkwood; Drovers' State Bank, Vienna; Sangamon Banking Company, Springfield; State Bank of Deland, Deland; State Bank of Warren, Warren; Farmers' Bank of Chenoa; State Bank of St. Anne, St. Anne; Avenue State Bank, Oak Park; Central Trust and Savings Bank, Rock Island. Increase of capital stocks were as follows: Pullman Loan and Savings Bank, $100,000 to $200,000; Media State Bank, $25,000 to $35,000; Oak Park State Bank, $50,000 to $100,000; Illinois Trust and Savings Bank, $2,000,000 to $3,000,000. The Peoria Savings, Loan and Trust Company changed its name to the Bank of Illinois.

Foreign Bank Notes.

The bank rate in England has advanced to 6 per cent. The farmers of Kansas are borrowing money at as low rates as the merchants in London.

The jewelers of Maiden Lane are about to have a financial concern of their own. They are organizing the Sterling Trust Company, which will do their banking business, which amounts to $100,000,000 a year.

SEALED PROPOSALS

NOTICE TO INVESTORS.

City Bonds for Sale

MATTOON, ILLINOIS.

Notice is hereby given that at 4 o'clock P. M., February 20, 1900, at the office of the City Comptroller in Mattoon, Coles County, Illinois, there will be sold to the highest bidder, fifteen (15) bonds of the denomination of one thousand dollars ($1,000) each, issued to refund other bonds maturing March 22, 1900, by virtue of a vote of the legal voters of said city at an election held on April 18, 1899, to bear date March 22, 1900, due in twenty (20) years after date, bearing interest at the rate of four (4) per cent per annum, payable annually, interest and principal payable at the office of the Treasurer of the State of Illinois, at Springfield, Illinois.

Sealed bids will be received up to said hour, and unless a greater amount is bid than the highest sealed bid, it will be considered as the highest bid and acted upon accordingly, but the City Council reserves the right to reject all offers or bids.

A certified check or draft must accompany each bid to the amount of $300, payable to the order of the City Treasurer of said city, to be forfeited to said city by the successful bidder in case he does not take the bonds within fifteen days after the issue thereof.

An official statement concerning this issue will be furnished on application to the City Comptroller.

Dated at Mattoon, Illinois, January 9, 1900.

CHAS. B. FRY, Mayor.
W. T. AVEY, Comptroller.

NOTES OF INTEREST TO BANKERS.

INCREASE IN GOLD PRODUCTION.

The production of gold in all of the important gold fields of the world is increasing rapidly, and with prospects of continued gains for years to come. The yield in the world in the calendar year 1898 was $387,000,000, against $338,000,000 in 1897. The production in Australia to date in 1899 has shown a gain of 25 per cent over the corresponding months of 1898, which indicates a probable gain for the full year of $16,000,000. The United States, Canada and Mexico will probably increase their product $18,000,000. In South Africa the production in the first half of the year was 35 per cent above the yield of the same months in 1898, and if the industry had been undisturbed the gain for the year would doubtless have been above $20,000,000. As all these principal districts are now in condition to produce at a higher rate than at the opening of the present year, and all are preparing for larger yields, it is not improbable that when operations are fully resumed in South Africa, the world's output will quickly pass $400,000,000 per annum. The world's stock of coin is now being increased more rapidly, and by a higher annual percentage to the existing stock, than during the period from 1850 to 1860, when the great output of gold from California and Australia startled the economists of all countries, and gave the world a depreciating standard of value. The effect of this new flood of standard money upon the markets, the industries, the earnings of those who work for wages, and all of the varied relations of the people in our present highly organized society, will be a most interesting study. It must be a potent factor in affairs.

COLOMBIAN LOAN SOUGHT.

In order to change the paper money of the country into silver, the Colombian Government seeks a loan in the foreign money markets amounting to £5,000,000, or $14,599,500. As a guaranty for the loan the Government of Colombia will pledge the rental of the emerald mines of Muzo and Coscuez, the profits of the match monopoly, the annual sums due from the Panama Railroad Company to the republic, and the interests of the country in the Panama Canal. The re-establishment of a national bank has also been authorized by executive decree, the shares of which are to be offered to the public. In addition to the resources above mentioned as security for the loan required, it is believed the government will pledge, if necessary, the receipts from customs, the receipts from the Sabana Railroad, and those from the valuable salt mines, the production and sale of salt being a government monopoly.

PITTSBURG BANK PROFITS.

"In Pittsburg the profits in the national banking business probably average up as well as in any other city of its size in the country," says the Pittsburg Banker. "Recently these profits have not been so large as in former years, which is no doubt due in part to the competition of the trust companies, and to the fact that within the past two years there has been some 'housecleaning' among the banks. Total dividends paid during the past year amounted to $951,000, which is equivalent to about 8 per cent on the $12,150,000 capital. In addition to this sum $142,341 was added to surplus and undivided profits, so that the aggregate earnings for the year were $1,093,341, or 9 per cent on the capital. The aggregate surplus and undivided profits of the banks nearly equal the total capitalization, and by the end of another year will probably exceed the total capital. The increase since 1890 has been nearly $5,000,00, and within that period there has been a total of $7,487,000 paid in dividends. During the first half of the past year the banks were unable to find employment for the large increase in lonable funds which poured in upon them, but since October there has been a better demand for money and rates have been more remunerative."

SAVINGS BANKS OF THE WORLD.

The Boston Transcript says that the present volume and extent of savings banks' business, though marvelous, is but little known generally. Some idea may be had of the enormous sum that is now held by the savings banks of the world when it is stated that the deposits of these institutions at the beginning of the present year were reckoned to have almost reached the sum of $7,000,000,000, while the individual depositors number just about 4,600,000.

The statistics for 1898 show there to be 980 banks, 5,201,132 depositors and $1,939,376,035 on deposit, an average of $372.88 due each depositor and an average per capita in the United States of $26.75. The New England states have 2,229,108 depositors and $810,971,090 in deposits, an average to each depositor of $363.81. The Eastern states have 2,375,109 depositors and $894,732,314 in deposits, an average to each depositor of $376.71. The Southern states have 68,871 depositors and $10,479,080 in deposits, an average to each depositor of $152.15. The Middle states have 331,605 depositors and $92,953,532 in deposits, an average to each depositor of $280.31. The Pacific states, etc., have 196,439 depositors and $130,240,019 in deposits, an average to each depositor of $663.

The following figures give some idea of the proportionate extent to which savings banks are used in different countries: In Denmark the percentage of population who are depositors is 45.5, and in that country also is the largest average deposit per inhabitant, $75.45. In Switzerland the percentage is 40, and the per capita average $59.95. In Great Britain the percentage is 21 and the average $21.50; in France 23.7 per cent, and the average $21.90; in Prussia, 19.6 per cent, and the average $29.40; in Austria-Hungary 11.5 per cent, and the average $20.65; in Italy 13.4 per cent and the average $11.05; in the United States 7.2 per cent and $26.75 average. With the single exception of Newfoundland ($440.75) the United States have the highest savings account average—namely, $372.88. Canada follows with an average of $328, Austria has $180, Denmark $166, Prussia $150.25, Switzerland $149.50, Great Britain $102.45, France $92.43, Italy $80.17.

CANCELLATION OF STAMPS.

The text of the regulation relative to cancellation of adhesive revenue stamps is as follows:

To Collectors of Internal Revenue and Others:

Existing regulations providing for the cancellation of adhesive revenue stamps by writing or stamping thereon, with ink, the initials of the name and the date when attached, or by cutting and canceling said stamp with a machine or punch which will affix the initials and date as aforesaid, and the cancellation of imprinted stamps on checks, drafts, or other instruments by filling out the dates and blank lines on said instruments in the usual manner of drawing checks and drafts, or by perforating through the stamp and paper to which it is attached the amount in figures for which said instrument was drawn, having proved inadequate to prevent frauds on the revenue which have been, and now are, extensively practiced, said regulation are hereby amended by adding thereto the following provision and requirement:

"In all cases where a documentary stamp of the denomination of 10 cents or any larger denomination shall be used for denoting any tax imposed by the act of June 13, 1898, the person using or affixing the same shall, in addition to writing or stamping thereon, with ink, the initials of his name and the date when affixed, mutilate said stamp by cutting three parallel incisions lengthwise through the stamp, beginning not more than one-fourth of an inch from one end thereof, and extending to within one-fourth of an inch of the other end.

"Where such stamp is canceled by cutting or perforating in any manner authorized by existing regulations, as aforesaid, the mutilation herein provided will not be required."

This provision shall take effect and be in force on and after December 15, 1899.

G. W. WILSON,
Commissioner.

FEW NEW BRITISH COMPANIES.

Speaking of capital applications the London Economist says:

"The falling off in the number of new companies was even greater proportionately than the shrinkage in the sum offered, some very large issues, particularly in the last quarter, having raised the total amount to a sum much larger than would have been the case but for some half-dozen of these specially heavy demands. They consisted mainly of several extensive 'combines' formed in the textile trades, assisted by some substantial issues of new capital by British and Argentine railway companies. Apart from these the capital applications of the last quarter of the year are of a very featureless and meagre character. In the aggregate the year's applications make a total of £133,169,000, which, large as it is, in comparison with the years prior to 1895, is smaller than the sums offered for subscription in 1898, 1897, or 1896, these three years having yielded a fairly regular average of just over £150,000,000."

LIABILITY ON BILLS OF LADING.

H. O. Boatwright, cashier of the First National Bank of Bryan, Texas, writes as follows:

"In the December issue of the Bankers' Monthly you say to the First National Bank of Hawarden, Iowa, that banks are not liable on bills of lading.

"The states of Alabama and Mississippi have held that banks negotiating drafts with bill of lading attached are liable to consignee for the quality and quantity of the goods shipped. In other words the bank takes the place of the shipper."

COINAGE IN DECEMBER.

Coinage executed at the mints of the United States during the month of December, 1899, was as follows:

Denominations.	Pieces.	Value.
Double eagles.....	170,090	$3,541,800.00
Eagles	338,085	3,380,850.00
Half eagles	103,429	517,145.00
Quarter eagles	12,063	30,157.50
Total gold	630,667	$7,469,952.50
Silver dollars.....	1,120,327	$1,120,327.00
Half dollars.....	558,327	279,163.50
Quarter dollars.....	460,327	115,081.75
Dimes	3,720,327	372,032.70
Total silver.....	5,859,308	$1,886,604.95
Five-cent nickels..	3,700,777	$185,038.85
One-cent bronze...	17,028,777	170,287.77
Total minor.....	20,729,554	$355,326.62
Total coinage...	27,219,529	$9,711,884.07

DEFICIT IN ARGENTINE BUDGET.

The Argentine Budget Committee reports on the budget for next year that the total ordinary and extraordinary expenditure will be £13,000,000, and that the revenue will be the same amount, balanced to the dollar. In doing so the committee forgets the increase in the debt service next year; omits the loss in exchange consequent on the customs revenue being receivable at a fixed paper rate; calculates an imaginary retrenchment in the war and naval departments; and curtails other items. The final result is an absolute deficit of £1,000,000, which may very probably be considerably exceeded. The same committee increases the sum previously mentioned from £5,000,000 to £7,000,000 for the amount of the floating debt, while the treasury bills circulating amount to £4,000,000. According to the same report, the government is carrying out in Europe financial negotiations involving £3,000,000. Official data shows the total of the foreign and home debt to be £97,000,000. This is equivalent to £20 per inhabitant. The service of the debt amounts to £6,000,000, or half the total revenues, representing 30 shillings per head. The real position, however, is that the total debt is £105,000,000, or £26 per head; while the service amounts to 34 shillings per head. It is reported in a cable from Buenos Ayres that certain financial bills recently before congress have now become law in the same form as when presented, with the exception that the government is not to give $100,000 per month to the conversion fund, and the properties of the Banco National are not to be liquidated in three years. The President has affirmed that all custom duties paid in currency will in future be payable at the rate of 227 per cent for gold.

NEW RECORDS FOR ST. JOSEPH.

St. Joseph (Mo.) clearings for 1899 were $100,000,000 greater than in 1896. The year 1899 was the banner year in the history of the St. Joseph clearing house, the total being $160,035,588.90. The month of December, 1899, was the banner month, the clearings being $16,573,256.28. The first week in which the four million dollar mark was reached was the first week in December. The banner week was the week in December ending the 23d. The banner day in the history of the St. Joseph Clearing House was January 2, the first business day of 1900, the clearings of the day aggregating $928,571.26. The totals for four years are as follows: 1896, $60,044,169; 1897, $67,241,333; 1898, $124,089,018; 1899, $160,035,588.

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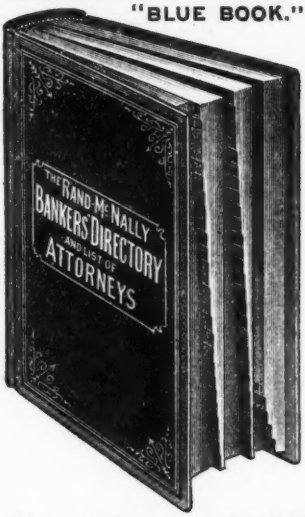

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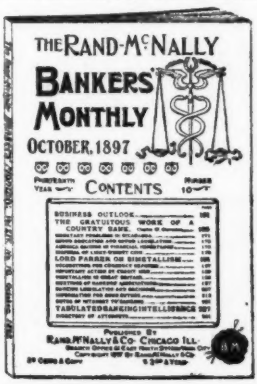

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REPRESENTATIVE ATTORNEYS

IN THE

United States and Canada

Names given in this list may be relied on as being entirely trustworthy and responsible in matters of Commercial Law, Collections, and any Legal Business entrusted to them.

ALABAMA.

Town and County.	Name.
▲Abbeville*•† .....Henry	J. G. Cowan.
Albertville*•† ...Marshall	E. O. McCord.
Alexander City*•†Talla'sa	P. O. Stevens.
▲Andalusia* ....Covington	Henry Opp.
Anniston*•†.....Calhoun	WILLETT & BROTHERS. Refers to Anniston and First National Banks.
▲Ashland* .....Clay	Bowie, Dixon & Manning.
▲Ashville*†.....St. Clair	Inzer & Greene.
▲Athens*•† .....Limestone	W. T. Sanders.
Attalla*•†.....Etowah	See Gadsden.
Bessemer*•† ....Jefferson	B. C. Jones.
▲Birmingham*•†.Jefferson	LEONIDAS C. DICKEY. Refers to Jefferson County Savings Bank, or any bank in Birmingham.
" ..... "	GARRETT, UNDERWOOD & THACH, Counsel for Peoples Savings Bank, Birmingham Rolling Mill Co.
" ..... "	JOHN W. TOMLINSON. Attorney for Alabama National Bank. Practices in all State and Federal Courts.
Blocton*•† .....Bibb	W. H. Logan.
▲Brewton*•† ....Escambia	M. A. RABB.
Bridgeport*•†....Jackson	J. L. Hackworth.
▲Butler* .....Choctaw	Edward J. Gilder.
▲Camden*†.....Wilcox	Miller & Bonner.
▲Carrollton*.....Pickens	M. L. Stansel.
▲Center* .....Cherokee	Thomas Bradford.
▲Centerville* .....Bibb	W. W. Lavender.
▲Citronelle*•† .....Mobile	See Mobile.
▲Clanton*•† .....Chilton	Adams & Martin.
▲Clayton*•† .....Barbour	E. P. Thomas.
Columbia*•†.....Henry	B. F. REID.
▲Columbiana*•† ....Shelby	Brown & Leeper.
Courtland*•† ...Lawrence	See Moulton.
▲Cullman*•†.....Cullman	George H. Parker.
▲Dadeville*•†...Tallapoosa	P. L. Bulger.
▲Daphne* .....Baldwin	J. J. Clemens.
▲Decatur*•† .....Morgan	C. C. HARRIS.
Demopolis*•† ...Marengo	E. J. Gilder.
Dothen*•† .....Henry	Espy & Farmer.
▲Double Springs...Winston	P. H. Newman.
▲Edwardsville*•† Cleburne	Merrill & Bridges.
▲Elba* .....Coffee	Hickman & Riley.
Ensley*†.....Jefferson	W. T. McElroy.
Enterprise*•†.....Coffee	See Elba.
Eufaula*•† .....Barbour	A. H. MERRILL.
▲Eutaw*•†.....Greene	McQueen & Harwood
▲Evergreen*•†....Conecuh	Farnham & Crum.
Faunsdale*•† ....Marengo	R. M. Douglas.
▲Fayette*•† .....Fayette	McGuire & Collier.
▲Florence*•†...Lauderdale	SIMPSON & JONES.
▲Fort Payne*•† ...De Kalb	L. L. Cochran.
Fruithurst*•† ...Cleburne	R. L. Blackmarr.
▲Gadsden*•† .....Etowah	DORTCH & MARTIN.
▲Geneva*†.....Geneva	M. E. Milligan.
▲Greensboro*•† .....Hale	Tutwiler & Jones.
▲Greenville*•† .....Butler	Richardson & Hamilton.
▲Grove Hill* .....Clarke	Lakeland & Wilson.
▲Guntersville*•†..Marshall	J. D. Davis.
▲Hamilton*• .....Marion	B. R. Pitts.
Hartselle*•† .....Morgan	Porter M. Brindley.
▲Haynesville* .....Lowndes	Richardson & Whitten.
▲Huntsville*•† ....Madison	ROBERT E. SPRAGINS.
▲Jacksonville*•† . Calhoun	S. D. G. Brothers.
▲Jasper*•† .....Walker	Coleman & Bankhead.
▲Lafayette*•† ...Chambers	E. M. OLIVER.
▲Linden* .....Marengo	W. Cunninghame.
▲Livingston*•†.....Sumter	Altman & Brockway.
▲Luverne*•† ....Crenshaw	Richardson & Bricken.
▲Marion*•†.....Perry	J. H. Stewart.
▲Mobile*•† .....Mobile	VAUGHAN & GAILLARD. Practice in all courts. Prompt and persistent attention given to collections and all legal business. Reference: First National Bank and Peoples Bank, Mobile.
▲Monroeville* .....Monroe	B. L. Hibbard.
Montevallo*•† .....Shelby	J. M. Reynolds.
¶▲Montgomery*•† .Mont'y	GRAHAM & STEINER. Attorneys for R. G. Dun & Co., Josiah Morris & Co., bankers, and Farley National Bank.
▲Moulton*.....Lawrence	James I. Abercrombie.
New Decatur*•† ..Morgan	J. C. Eyster.
▲Oneonto*•† .....Blount	G. W. Darden.
▲Opelika*•† .....Lee	SAMFORD & SON.
Oxford*•† .....Calhoun	E. H. Hanna.
▲Ozark*•† .....Dale	Joseph E. Acker.
Piedmont*•† .....Calhoun	Cooke & Cooke.
Pratt City*• ....Jefferson	J. B. & C. D. Comstock.
▲Prattville*•† .... Autauga	Doster & Abney.
Roanoke*•†.....Randolph	R. E. Taylor.
▲Rockford*•† .....Coosa	John W. Batson.
▲Russellville*•†...Franklin	Almon & Bullock.
▲Scottsboro*•† ....Jackson	J. E. Brown.
▲Seale*•† .....Russell	Boykin & Benton.
▲Selma*•†.....Dallas	L. E. JEFFRIES. Attorney for Woolsey Banking House, Central City Loan Assn., Cawthon Cotton Mills, and Estelle Cotton Mills.
Sheffield*•†.....Dallas	R. H. Wilhoyte.
▲St. Stephens*. Washington	C. C. Kimbrough.
Sylacauga*•† .. Talladega	See Talladega.
▲Talladega*•†....Talladega	WHITSON & GRAHAM.
Thomasville*•†.... Clarke	Norman Gunn.
▲Troy*•† .....Pike	W. H. PARKS & SON.
▲Tuscaloosa*•†.Tuscaloosa	FOSTER & OLIVER.
▲Tuscumbia*•†.....Colbert	Isaac Orme.
▲Tuskegee*•† .....Macon	W. F. Foster.
▲Union Springs*•† .Bullock	JINKS & COPE.
Uniontown*•† .....Perry	G. B. Johnston.
▲Vernon* .....Lamar	Nesmith & Nesmith.
Vinemont .....•.Cullman	See Cullman.
Warrior*•† .....Jefferson	S. C. Davidson.
▲Wedowee* .....Randolph	R. S. Pate.
▲Wetumpka*•†..... Elmore	W. P. Gaddis.

ALASKA.

Juneau*•	Lyons & Lyons.
▲Sitka*	BURTON E. BENNETT.
Skagway•	Church & Day.

ARIZONA.

▲Flagstaff*•†.....Coconino	E. E. Ellinwood.
▲Florence*†..... Pinal	W. R. STONE.
▲Globe*†.....Gila	P. T. Robertson.
▲Holbrook*•†.....Navajo	C. O. Anderson.
Jerome*•† ..... Yawapai	J. W. Ross.
▲Kingman*•†.....Mohave	J. M. Brown.
Mesa*•†.....Maricopa	George W. Woy.
▲Nogales*•†....Santa Cruz	E. Williams.
¶▲Phœnix*•†.....Maricopa	L. H. CHALMERS.
▲Prescott*•† ..... Yavapai	E. M. SANFORD.
Safford*† ..... Graham	See Solomonsville.
▲Solomonsville*†..Graham	Wiley E. Jones.
▲St. Johns*.....Apache	Walter G. Scott.
Tempe*•† .....Maricopa	W. J. Kingsbury.
▲Tombstone*•†.... Cochise	Charles S. Clarke.
▲Tucson*•†..... Pima	BARNES & MARTIN.
Williams *•†.... Coconino	C. P. Silvernail.
▲Yuma*•†.....Yuma	PETER T. ROBERTSON.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

ARKANSAS.

Town and County.	Name.
▲Arkadelphia*•† ..... Clark	BRADLEY & GARRETT.
▲Arkansas City*•† ... Desha	F. M. Rogers.
Atkins*•† ..... Pope	Wilson & Brooks.
▲Augusta*•† ..... Woodruff	Stanley & Andrews.
▲Batesville*•†. Indep'dence	JAMES W. BUTLER.
Beebe*•† ..... White	Moore & Moore.
▲Benton*•† ..... Saline	J. W. Westbrook.
▲Bentonville*•† ..... Benton	J. A. Rice.
▲Berryville*•..... Carroll	Fancher & Fancher.
Black Rock*•†..Lawrence	Z. M. Cypert.
Booneville* ..... Logan	Ferguson & Barlow.
Brinkley*•† ..... Monroe	C. F. Greenlee.
▲Camden*•†..... Ouachita	SMEAD & POWELL.
▲Centerpoint* ..... Howard	W. D. Lee.
▲Charleston* ..... Franklin	T. A. Pettigrew.
▲Clarendon*•† ..... Monroe	A. S. BAYNE.
▲Clarksville*•† ... Johnson	McKennon & Patterson.
▲Clinton*..... Van Buren	S. W. Simpson.
▲Conway*•† ..... Faulkner	S. FRAUENTHAL.
Corning*•†..... Clay	G. B. Oliver.
▲Dallas* ..... Polk	F. M. Reeves.
▲Danville*..... Yell	Parker & Priddy.
▲Dardanelle*..... Yell	Crownover & Crownover.
DeQueen*•†..... Sevier	Collins & Lake.
▲Desarc*..... Prairie	Roberts & Willeford.
▲Devall Bluff*•..... Prairie	McClintock & Langford.
▲DeWitt*•† ..... Arkansas	Gibson & Park.
▲El Dorado*•† ..... Union	J. J. SHEPPARD.
England*•† ..... Lonoke	N. E. Johnson.
▲Eureka Springs*•† Carroll	GEORGE C. CHRISTIAN.
▲Evening Shade* ..... Sharp	Davidson & Meeks.
▲Fayetteville*•†. Wash'ton	WALKER & WALKER.
Fordyce*•†..... Dallas	R. C. Fuller.
▲Forest City*•†. St. Francis	NORTON & PREWETT.
▲Fort Smith*•†..Sebastian	HILL & BRIZZOLARA. Refer to the Merchants Bank.
Gravett*•†..... Benton	W. H. Austin.
▲Greenwood*•†..Sebastian	R. P. Powell.
▲Hamburg* ..... Ashley	G. P. GEORGE.
▲Hampton*..... Calhoun	C. L. Poole.
▲Hardy*•†..... Sharp	C. D. Foster.
▲Harrisburg*•† ... Poinsett	J. J. Mardis.
▲Harrison*•..... Boone	Crump & Crump.
Hazen*•† ..... Prairie	C. S. Proctor.
▲Heber*•† ..... Cleburne	W. L. Thompson.
▲Helena*•†..... Phillips	QUARLES & MOORE.
Hope*•†..... Hempstead	JAMES H. McCOLLUM.
▲Hot Springs*•†... Garland	WOOD & HENDERSON.
▲Huntsville* ..... Madison	W. T. Brooks.
Imboden*•† .... Lawrence	George G. Dent.
▲Jasper*..... Newton	M. T. Briscoe.
▲Jonesboro*•† .. Craighead	J. C. HAWTHORNE.
Junction*†..... Union	E. O. Mohoney.
Kingsland*•†... Cleveland	See Rison.
▲Lake City*..... Craighead	See Jonesboro.
▲Lake Village*..... Chicot	R. M. Gains.
¶▲Little Rock*•† .. Pulaski	W. E. ATKINSON. Practices in all State and Federal Courts. Collections properly attended to.
" ..... "	ROSE, HEMINGWAY & ROSE. Refer to any bank in city.
▲Lockesburg* ..... Sevier	Collins & Lake.
▲Lonoke*•† ..... Lonoke	GEORGE SIBLY.
Luxora*..... Mississippi	J. W. Falkner.
▲Magnolia*•† .... Columbia	Stevens & Stevens.
▲Malvern*•†...Hot Springs	M. M. DUFFIE.
Mammoth Sp'gs*•†Fulton	C. E. Elmore.
▲Marianna*•† ..... Lee	McCULLOCH & McCULLOCH.
▲Marion*•† ..... Crittenden	R. F. Crittenden.
▲Marshall* ..... Searcy	A. Y. Barr.
Maynard* ..... Randolph	See Pocahontas.
▲Melbourne* ..... Izard	J. B. Baker.
▲Mena*•† ..... Polk	McPhetridge & Johnson.
▲Monticello*•† ..... Drew	Wells & Williamson.
▲Morrilton*•† ..... Conway	C. ARMSTRONG.
▲Mountain Home*..Baxter	M. N. Dyer & Son.
▲Mountainview*..... Stone	B. F. Williamson.
▲Mount Ida*. Montgomery	G. Witt.
▲Murfreesboro..... Pike	J. C. Pinnix.
Nashville*†..... Howard	W. C. Rodgers.
▲New Lewisville*† L'Fay'te	King & Searcy.
▲Newport*•† ..... Jackson	JOSEPH M. STAYTON.
▲Osceola* ..... Mississippi	G. W. Thomason.
▲Ozark*•† ..... Franklin	W. W. Mansfield.
▲Paragould*•†..... Greene	JOHNSON & LUNA.
▲Paris*†..... Logan	Anthony Hall.
▲Perryville*..... Perry	James A. Vance.
▲Piggott*•†..... Clay	L. Hunter.
▲Pine Bluff*•†.... Jefferson	CRAWFORD & HUDSON. Attorneys for Citizens Bank.
▲Pocahontas* ... Randolph	Witt & Schonover.
▲Powhatan* ..... Lawrence	L. B. Poindexter.
▲Prescott*•† ..... Nevada	W. W. TOMPKINS.
▲Princeton* ..... Dallas	R. H. Dedham.
Rector*•† ..... Clay	See Piggott.
▲Richmond* .. Little River	J. C. Head.
▲Risen*•† ..... Cleveland	W. J. Stanfield.
Rogers*•† ..... Benton	W. C. ROBERTS.
▲Russellville*•† ..... Pope	J. T. BULLOCK.
▲Salem* ..... Fulton	Charles A. Phillips.
▲Searcy*•†..... White	John T. Hicks.
▲Sheridan* ..... Grant	W. D. Brouse.
Siloam Springs*•†. Benton	T. G. Williams.
Springdale*•† Washington	J. L. Long.
▲Star City* ..... Lincoln	H. R. Lucas.
Stuttgart*•† ..... Arkansas	Edward Pettit.
▲Texarkanna*•† .... Miller	See Texarkana, Texas.
▲Van Buren*•† .. Crawford	JESSE TURNER.
▲Vanndale*•† ..... Cross	O. N. Killough.
▲Varner*•† ..... Lincoln	G. H. Joslyn.
Wald*•† ..... Columbia	See Magnolia.
▲Waldron* ..... Scott	John W. Goolsby.
▲Walnut Ridge*•†. Lawr'ce	Phillips & Beakley.
▲Warren*•†..... Bradley	W. R. Quinney.
▲Washington*† Hempstead	David B. Conway.
Wittsburg ..... Cross	See Vanndale.
Wynne*•† ..... Cross	J. T. Patterson.
▲Yellville*..... Marion	J. C. Floyd.

CALIFORNIA.

Town and County.	Name.
Alameda*•†..... Alameda	E. K. TAYLOR.
Alhambra*•..Los Angeles	A. S. Halsted.
▲Alturas* ..... Modoc	Goodwin & Stewart.
Anaheim*•†..... Orange	Richard Melrose.
Antioch*•†..Contra Costa	Hartley & Abbott.
Arcata*•..... Humboldt	George W. Hopkins.
▲Auburn*•† ..... Placer	J. M. FULWEILER.
Azusa*•† ..... Los Angeles	W. H. Davies.
▲Bakersfield*•†..... Kern	T. M. McNAMARA.
Benicia*•†..... Solano	C. P. Stevens.
Berkeley*•†..... Alameda	W. N. WASTE.
Biggs*•†..... Butte	F. F. Carnduff.
Bodie*•..... Mono	See Bridgeport.
▲Bridgeport*..... Mono	J. E. Goodall.
Calistoga*•†..... Napa	See Napa.
Cambria*•†...San Luis Ob.	B. H. Franklin.
Campbell*•† .. Santa Clara	See San Jose.
Cayucos*•†....San Luis Ob.	See San Luis Obispo.
Cedarville*..... Modoc	See Susanville.
Chico*•† ..... Butte	F. C. LUSK.
Cloverdale*•†..... Sonoma	H. H. McKoon.
Colton*•†. San Bernardino	Thomas D. Hamilton.
Colusa*•†..... Colusa	U. W. BROWN.
Corona*..... Riverside	G. R. Freeman.
Covina*•†....Los Angeles	See Los Angeles.
▲Crescent City*•. Del Norte	Childs & Hart.
Dixon*•†..... Solano	A. Manning.
Downey*•†... Los Angeles	J. H. Ardis.
▲Downieville*•† .... Sierra	F. R. WEHE.
Dutch Flat*•†..... Placer	W. P. Snowden.
Elsinore*•†..... Riverside	Collier & Evans.
Escondido*•†.. San Diego	R. R. Beavers.
▲Eureka*•†..... Humboldt	J. N. GILLETT.
▲Fairfield*•†..... Solano	Coghlan & Harvey.
Fall Brook*•†...San Diego.	See San Diego.
Ferndale*•†..... Humboldt	James Smith.
Folsom*•† ... Sacramento	See Sacramento.
Forest*•†..... Sierra	See Nevada City.
Forest Hill*•†..... Placer	See Auburn.
Fort Bragg*•† Mendocino	See Ukiah.
Fort Jones*•† ...Siskiyou	I. A. Reynolds.
▲Fresno*•†..... Fresno	F. E. COOK.
Fullerton*•†..... Orange	H. C. Head.
Garlock* ..... Kern	George W. Fox.
Gilroy*•† ..... Santa Clara	J. C. Zuck.
Gonzales*•† .... Monterey	S. W. Mack.
Grass Valley*•†....Nevada	C. W. KITTS.
Gridley*•†..... Butte	R. C. Long.
Guadalupe*•†. Santa Barb.	See Santa Maria.
▲Hanford*•†..... Kings	J. W. Hudson.
Haywards*•† .... Alameda	J. A. Collins.
Healdsburg*•† ... Sonoma	J. W. Rose.
Hemet*•† ..... Riverside	P. C. Little.
▲Hollister*•† ...San Benito	BRIGGS & HUDNER.
Hueneme*•† ..... Ventura	T. H. Merry.
▲Independence*•† .... Inyo	P. H. Mack.
Ione*•†..... Amador	See Jackson.
▲Jackson*•†..... Amador	J. W. Caldwell.
▲Lakeport*•..... Lake	T. B. Bond.
Lemoore*•†..... Kings	W. D. Maddin.
Livermore*•†.... Alameda	G. W. Langan.
Lodi*•† ..... San Joaquin	W. C. Green.
Lompoc*•. Santa Barbara	Fox & Sheridan.
Longbeach*•†... Los Ang's	E. C. Denio.
▲Los Angeles*•†. Los Ang's	E. J. & O. J. BAMBERGER. Attorneys for the Bank of Commerce.
" ..... "	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	DYER & POTTER. Reference: Citizens Bank.
" ..... "	C. WHITE MORTIMER. British Vice Consul. General law practice.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Los Gatos*•† . Santa Clara	W. M. Beggs.
Madera*•†.....Madera	Francis A. Fee.
▲Mariposa*•† ..... Mariposa	J. W. Congdon.
▲Markleeville.....Alpine	See Placerville.
▲Martinez*•†. Contra Costa	W. S. Tinning.
▲Marysville*•† . Yuba	FORBES & DINSMORE.
Mendocino*•†. Mendocino	M. J. Byrnes.
▲Merced*•†.....Merced	J. W. KNOX.
▲Modesto*•† ....Stanislaus	NEEDHAM & DENNETT.
Monrovia*•†. Los Angeles	C. E. Slosson.
Monterey*•†....Monterey	S. F. Gell.
▲Napa*•†.....Napa	JOHN T. YORK.
National City*•† San D'go	Hammack and Jerauld.
▲Nevada City*•† ...Nevada	T. FORD.
North Ontario*•†San Bern	See Ontario.
North San Juan*•†Nevada	See Nevada City.
Oakdale*•†.....Stanislaus	See Modesto.
▲Oakland*•† .....Alameda	E. J. & O. J. BAMBERGER.
Oceanside*•†...San Diego	See San Diego.
Ontario*•†San Bernardino	E. H. Joliffe.
Orange*•†.....Orange	See Santa Ana.
Orland*•†.....Glenn	See Willows.
▲Oroville*•†.....Butte	John Gale.
Oxnard*•† .....Ventura	See Ventura.
Pacific Grove*•†Monterey	E. C. Smith.
Paloalto*•†...Santa Clara	Joseph Hutchinson.
Pasadena*•†..Los Angeles	G. A. GIBBS.
Paso Robles*•† San L. Ob.	G. & A. Webster.
Petaluma*•†.....Sonoma	HASKELL & DENNY.
▲Placerville*•†..El Dorado	Irwin & Irwin.
Pleasanton*•†... Alameda	T. W. Harris.
Pomona*•† ..Los Angeles	J. A. GALLUP.
Portersville*•†.....Tulare	J. F. Boller.
▲Quincy*•†.....Plumas	Goodwin & Webb.
Randsburg*•† .....Kern	C. H. Wynn.
▲Red Bluff*•†.....Tehama	JOHNSON & CHASE.
▲Redding*•†.....Shasta	WATSON & BUSH.
Redlands*•† San Bern'rd'o	F. C. PRESCOTT.
▲Redwood City*•†S'nM'teo	George C. Ross.
▲Riverside*•†.... Riverside	P. S. CASTLEMAN.
¶▲Sacramento*•† . Sacra'o	L. T. HATFIELD.
▲Salinas*•† ..... Monterey	G. A. Daugherty.
▲San Andreas*•†. Calaveras	F. J. Solinsky.
▲San Bernardino*•†San B'o	OTIS & GREGG.
▲San Diego*•†... San Diego	A. C. MOUSER. General law practice. Collections.
▲San Francisco*•†...San F.	E. J. & O. J. BAMBERGER. Attorneys for the Bank of Commerce.
" ..... "	DORN & DORN, Chronicle Bldg. Resident counsel for Chemical National Bank of New York.
" ..... "	H. C. SCHAERTZER, 530 California St. Practices in the State and Federal Courts. Refers to local State and Federal Judiciary.
San Jacinto*•†. Riverside	T. T. Porteous.
▲San Jose*•†...Santa Clara	C. L. WITTEN. General law practice. Refers to banks and business houses.
San Leandro*•†..Alameda	John Black.
▲San Luis Obispo*•†S.L.Ob	VENABLE & GOODCHILD.
San Mateo*•† ..San Mateo	C. N. Kirkbride.
San Miguel*•†..S. Luis Ob	G. & A. Webster.
San Pedro*•† Los Angeles	W. H. Savage.
▲San Rafael*•†.....Marin	HEPBURN WILKINS.
▲Santa Ana*•†.....Orange	E. E. Keech.
▲Santa Barbara*•†S'nta B'a	B. F. THOMAS.
Santa Clara*•† Santa Clara	D. Henderson.
Santa Cruz*•† .Santa Cruz	WILLIAM T. JETER.
Santa Maria*•†Santa Bar'a	T. R. Finley.
Santa Monica*•†Los Ang's	Tanner & Taft.
Santa Paula*•† ...Ventura	See Ventura.
▲Santa Rosa*•† ....Sonoma	A. B. WARE.
Sebastopol*•† .....Sonoma	James A. Stidger & Son.
Selma*•†.....Fresno	E. E. Shepard.
Sonoma*•† .....Sonoma	R. R. Poppe.
▲Sonora*•†.....Tuolumne	F. W. STREET.
So. Riverside†..Riverside	See Corona.
St. Helena*•.....Napa	Thomas Watt.
▲Stockton*•†..San Joaquin	JOSHUA B. WEBSTER.
Suisun City*•†.....Solano	George A. Lamont.
▲Susanville*•† .....Lassen	Goodwin & Goodwin.
Sutter Creek*•† .Amador	See Jackson.
Tehachapi*•†.....Kern	See Bakersfield.
Templeton*•†..S. Luis Ob.	See San Luis Obispo.
Tomales*•† .....Marin	Fred Woodworth.
Truckee*•† .....Nevada	C. F. McGlashan.
Tulare*•† .....Tulare	DAVIS & ALLEN.
Tustin*•† ..... Orange	See Santa Ana.
▲Ukiah*•† .....Mendocino	J. A. Cooper.
Vacaville*•† ..... Solano	R. Barcar.
Vallejo*•†.....Solano	L. G. HARRIER.
Valley Ford*•† ...Sonoma	See Santa Rosa.
▲Ventura*•† ..... Ventura	Blackstock & Ewing.
▲Visalia*•† .....Tulare	MILLER & HANNAH.
Watsonville*•† Santa Cruz	Holbrook & Mayer.

Town and County.	Name.
▲Weaverville*•† ... Trinity	James W. Bartlett.
Wheatland*•† .....Yuba	K. T. Manwell.
Whittier*•† ..Los Angeles	Wm. M. Hiatt.
Williams*•† .....Colusa	See Colusa.
▲Willow*•† ..... Glenn	Frank Moody.
Winters*•† ..... Yolo	Philip Bruton.
▲Woodland*•† .....Yolo	ARTHUR C. HUSTON.
▲Yreka*•†.....Siskiyou	Gillis & Tapscott.
▲Yuba City*•†.....Sutter	M. E. Sanborn.

COLORADO.

Town and County.	Name.
▲Akron*•†.... Washington	August Muntzing.
Alamosa*•† ..... Conejos	W. E. Cox.
Alma*•†.....Park	See Fairplay.
Amethyst*† ..... Mineral	Albert L. Moses.
▲Aspen*•†.... .....Pitkin	R. G. WITHERS.
Berthoud*•† .....Larimer	See Fort Collins.
▲Boulder*•†..... Boulder	LEWIS S. YOUNG.
▲Breckenridge*•†. Summit	J. W. Swisher.
Brighton*•† ....Arapahoe	W. G. Lovelace.
Brush*•†.....Morgan	See Fort Morgan.
▲Buenavista*•†.... Chaffee	G. K. HARTENSTEIN.
▲Burlington*•†. Kit Carson	See Denver.
▲Cannon City*•†..Fremont	WALDO & DAWSON.
Carbondale*•†... Garfield	See Glenwood Springs.
▲Castlerock*•†.... Douglas	A. G. Webster.
▲Central City*•†.... Gilpin	CHASE WITHROW.
▲Cheyenne Wells*•†Chey'ne	C. I. Spere.
▲Colorado Spr'gs*•†ElPaso	J. E. McINTYRE. Corporation and mercantile law.
▲Conejos*† ..... Conejos	See Alamosa.
▲Cortez*.....Montezuma	C. W. Blackmer.
Craig*.....Routt	L. L. Breeze.
▲Creede*•† ..... Mineral	A. L. MOSES.
CrestedButte*•†Gunnison	Metzler Bros.
▲Cripple Creek*•†...Teller	J. MAURICE FINN.
▲Del Norte*•†..Rio Grande	George P. Wilson.
▲Delta*•†..... ..... Delta	A. R. King.
¶▲Denver*•† .... Arapahoe	BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York.
" ..... "	FILLIUS & DAVIS, Cooper Bldg. Corporation and mining law a specialty. Reference: The Denver National Bank.
" ..... "	JOSHUA GROZIER, Ernest & Cranmer Bldg. References—Denver: First National Bank; Chicago: Tenney, McConnell, Church & Coffen.
" ..... "	THOS. H. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	CAESAR A. ROBERTS, Cooper Bldg. Mines and corporations. References: Justices, State Supreme Court.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R. R.
Dolores*•†... Montezuma	See Cortez.
▲Durango*•† .....La Plata	O. S. Galbreath.
Eaton*•† .....Weld	See Greeley.
El Dora*.....Boulder	B. W. Coleman.
▲Fairplay*•†..... .....Park	CHARLES A. WILKIN.
Florence*•†....Fremont	C. D. BEADLEY.
▲Fort Collins*•†.. Larimer	GEORGE W. BAILEY.
▲Fort Morgan*•†.. Morgan	E. E. Williams.
Fowler*•† ..... Otero	See La Junta.
Garrison†..... Costilla	See Alamosa.
▲Georgetown*•† Cl'r Creek	J. J. WHITE.
Gillett*•†..... Teller	C. A. Gillete.
▲Glenwood Sp'gs*•†Garf'ld	E. T. TAYLOR.
▲Golden*•†.....Jefferson	W. A. Dier.
Granada*•† .....Prowers	W. O. Merrill.
▲Grand Junction*•†..Mesa	SAMUEL G. McMULLIN.
▲Greeley*•†..... .....Weld	H. N. HAYNES.
▲Gunnison*•†.....Gunnison	DEXTER T. SAPP.
Holly*•† ....Prowers	J. S. McMurtry.
▲Holyoke*•†.....Phillips	J. S. Bennett.
Hooper*•†..... .....Costilla	Deard M. Cox.
Hotchkiss*..... .....Delta	Charles L. Pike.
▲Hugo*•†..... .....Lincoln	T. J. Edwards.
Idaho Spr'gs*•†Cl'r Creek	A. D. BULLIS.
Idalia.....Arapahoe	M. K. Scott.
▲Julesburg*•†... Sedgwick	E. D. Hamilton.
▲Klowa*.....Elbert	See Denver.
▲La Junta*•†..... .....Otero	W. R. GIBSON.
▲Lake City*•†.....Hinsdale	Brown & Nourse.
▲Lamar*•† .....Prowers	C. C. Goodale.
▲Las Animas*•†.....Bent	A. M. Lambright.
▲Leadville*•† .....Lake	WILLIAM H. NASH.
Littleton*•† ....Arapahoe	See Denver.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Longmont*•† ..... Boulder	H. M. MINOR.
Loveland*•† ..... Larimer	Lyman Porter.
Mancos*•† .... Montezuma	See Cortez.
Manzanola*•† ..... Otero	Horace B. Dye.
▲Meeker* ..... Rio Blanca	J. L. Gray.
Monte Vista*•† Rio Grande	Jesse Stephenson.
▲Montrose*•† .... Montrose	S. S. Sherman.
New Windsor* ..... Weld	Geo. J. Rowne.
▲Ouray*•† ..... Ouray	J. A. POWELL.
Pitkin*•† ..... Gunnison	See Gunnison.
▲Pueblo*•† ..... Pueblo	WILLIAM B. VATES. References: Western National Bank and First National Bank.
▲Redcliff*•† ..... Eagle	A. R. Brown.
▲Rico*•† ..... Dolores	JOHN KNOWLES.
Ridgway*•† ..... Ouray	See Ouray.
Rifle*•† ..... Garfield	See Glenwood Springs.
Rockyford*•† ..... Otero	R. S. Beall.
▲Saguache* ..... Saguache	W. E. Cox.
Salida*•† ..... Chaffee	A. R. MILLER.
▲San Luis* ..... Costilla	See Alamosa.
▲Sheridan Lake*•† .. Kiowa	J. S. Booher.
▲Silvercliff*† ..... Custer	John T. McNeeley.
▲Silverton*•† .... San Juan	EDGAR BUCHANAN.
▲Springfield*† ..... Baca	See Trinidad.
Steamboat Spr.* ..... Routt	J. R. Harding.
▲Sterling*•† ..... Logan	SMITH A. BURKE.
Stockyards ..... Arapahoe	F. C. Goudy.
▲Sulphur Springs* .. Grand	J. N. Pettingill.
▲Telluride*•† ... San Miguel	L. C. KINIKIN.
▲Trinidad*•† .. Las Animas	A. C. McCHESNEY.
Victor*•† ..... Teller	C. E. BRADY.
▲Walsenburg*•† . Huerfano	P. W. Sweeney.
Westcliffe* ..... Custer	J. G. Schweigert.
Windsor*† ..... Weld	See Greeley.
Wray*•† ..... Yuma	See Akron.
▲Yuma*•† ..... Yuma	See Akron

CONNECTICUT.

Town and County.	Name.
Andover*•† ..... Tolland	M. P. Yoemans.
Ansonia*•† .... New Haven	V. MUNGER.
Berlin*•† ..... Hartford	See New Britain.
Bethel*•† ..... Fairfield	See Danbury.
Bloomfield*•† ... Hartford	See Hartford.
Branford*•† .. New Haven	Harry W. Doolittle.
▲Bridgeport*•† ... Fairfield	HOLLISTER & KELSEY. Refer to any bank in Bridgeport.
Bristol*•† ..... Hartford	John Winslow.
Brookfield*•† .... Fairfield	See Danbury.
Brooklyn*•† ..... Windham	See Danielson.
Buckland*•† ..... Hartford	See Hartford.
Canaan*•† ..... Litchfield	A. T. & J. H. Roraback.
Cantonn*† ..... Hartford	See Hartford.
Central Village*•† W'dh'm	John J. Penrose.
Chester*•† ..... Middlesex	Willcox & Tyler.
Clinton*•† ..... Middlesex	Charles A. Pelton.
Colchester*•† .... New Lon.	E. S. Day.
Collinsville*•† .. Hartford	Oliver Case.
Cornwall*•† .... Litchfield	See Litchfield.
Cromwell*•† .... Middlesex	See Middletown.
▲Danbury*•† ..... Fairfield	TWEEDY, SCOTT & WHITTLESEY.
Danielson*•† ... Windham	ARTHUR G. BILL.
Deepriver*•† .. Middlesex	R. W. Tyler.
Derby*•† ..... New Haven	WOOSTER, WILLIAMS & GAGER.
Durham*•† .... Middlesex	See Middletown.
East Haddam*† .. Mid'sex	Julius Attwood.
East Hartford*•† Hartford	See Hartford.
East Lyme*•† New London	See New London.
Elmwood*•† .... Hartford	See Hartford.
Enfield*•† ..... Hartford	J. W. Thompson.
Essex*† ..... Middlesex	James Phelps & Son.
Fairfield*•† ..... Fairfield	Bacon Wakeman.
Falls Village*•† Litchfield	See Salisbury.
Farmington*† ... Hartford	See Hartford.
Gladstonbury*•† Hartford	See Hartford.
Granby*•† ..... Hartford	See Hartford.
Greenwich*•† .... Fairfield	R. JAY WALSH.
Groton*•† ... New London	See New London.
Guilford*•† ... New Haven	See New Haven.
▲Haddam*•† .... Middlesex	See Middletown.
¶▲Hartford*•† ... Hartford	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank, and R. G. Dun & Co.
" ..... "	SPERRY, McLEAN & BRAINARD, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co. The Aetna National Bank, and the United States Bank.
Hazardville* .... Hartford	See Thompsonville.
Higganum*•† .. Middlesex	G. Carlson.
Jewett City*•† . New Lon.	See Norwich.
Kensington*† ... Hartford	See Hartford.
Lakeville*•† .... Litchfield	See Salisbury.
▲Litchfield*•† .... Litchfield	WOODRUFF & WOODRUFF.
Lyme* ..... New London	See New London.
Manchester*•† .. Hartford	See South Manchester.
Meriden*•† .... New Haven	CORNELIUS J. DANAHER.
▲Middletown*•† ... Mid'sex	WARNER, WILLCOX & TYLER.
Milford*•† .... New Haven	George M. Gunn.
Moodus*† ..... Middlesex	See East Haddam.
Mystic*•† ... New London	LEMUEL CLIFT.
Naugatuck*•† New Haven	JOHN M. SWEENEY.
New Britain*•† .. Hartford	F. L. HUNGERFORD.
New Canaan*•† . Fairfield	See Stamford.
New Hartford*•† Litchf'ld	F. A. Jewell.
▲New Haven*•† . New Hav.	TYLER, INGERSOLL & MORAN, First National Bank Bldg. Attorneys for First National Bank, and R. G. Dun & Co.
" ..... "	WATROUS & DAY, 158 Church St. Attorneys for City Bank; general law practice; collections.
" ..... "	WILLIAM A. WRIGHT. General law and collections. Refers to First National Bank.
▲New London*•† . New Lon.	ALFRED COIT.
Newington ..... Hartford	See Hartford.
▲New Milford*•† Litchfield	Frank W. Marsh.
Newtown*•† ..... Fairfield	Charles H. Northrop.
Norfolk*•† ..... Litchfield	Robbins, Bartlett & Stoeckel.
North Haven*•† New Hav.	See New Haven.
North Manchester*† Hart.	See South Manchester.
Norwalk*•† ..... Fairfield	WARNER & FERRIS.
▲Norwich*•† .. New London	JOHN H. BARNES.
Orange*† ..... New Haven	See New Haven.
Parkville*•† ..... Hartford	See Hartford,
Plainfield*•† .... Windham	See Putnam.
Plainville*•† .... Hartford	See New Britain.
Portland*•† ... Middlesex	John M. Murdoch.
▲Putnam*•† ..... Windham	EDGAR M. WARNER.
Ridgefield*•† .... Fairfield	See Danbury.
Rockville*•† ..... Tolland	B. H. BILL.
Roxbury* ..... Litchfield	See New Milford.
Salem ..... New London	See Norwich.
Salisbury*•† .... Litchfield	Warner & Landon.
Saybrooke*•† .. Middlesex	See Deep River.
Seymour*•† .. New Haven	Clifford J. Atwater.
Sharon*•† ..... Litchfield	See Litchfield.
Shelton*•† ..... Fairfield	E. L. Staples.
Simsbury*•† ..... Hartford	See Hartford.
Southington*•† . Hartford	Marcus H. Holcomb.
So. Manchester*•† .. Hart.	Charles R. Hathaway.
So. Norwalk*•† .. Fairfield	See Norwalk.
Southport*•† .... Fairfield	John H. Perry.
South Windsor*• Hartford	See Hartford.
Stafford Spr.*•† .. Tolland	J. H. Reed.
Stamford*•† ..... Fairfield	BENJAMIN LOCKWOOD.
Stonington*•† .. New Lon.	H. A. Hull.
Stratford*•† ..... Fairfield	Charles H. Peck.
Suffield*•† ..... Hartford	Hugh M. Alcorn.
Thomaston*•† .. Litchfield	F. W. Etheridge.
Thompson*•† .. Windham	Charles E. Searles.
Thompsonville*•† ... Hart.	C. H. BRISCOE.
▲Tolland*•† ..... Tolland	Edwin S. Agard.
Torrington*•† .. Litchfield	Gideon H. Welch.
Unionville*•† ... Hartford	George E. Taft.
Vernon*•† ..... Tolland	See Rockville.
Wallingford*•† New Hav.	Leverett M. Hubbard.
▲Waterbury*•† New Haven	TERRY & BRONSON.
Watertown*•† .. Litchfield	Charles G. Root.
West Cornwall*•† .. Litch.	L. J. Nickerson.
West Haven*•† . New Hav.	See New Haven.
Westport* ..... Fairfield	See Bridgeport.
Wethersfield*•† . Hartford	See Hartford.
West Winsted*†.. Litchf'd	Samuel A. Herman.
Willimantic*•† . Windham	GEORGE W. MELONY.
Winchester ..... Litchfield	See Winstead.
Windham*• .... Windham	See Willimantic.
Windsor*•† ..... Hartford	See Hartford.
Windsor Locks*•† . Hart.	J. Warren Johnson.
Winsted*•† ..... Litchfield	SAMUEL A. HERMAN.
Woodbury*† .... Litchfield	Huntington & Warner.
Woodstock* .... Windham	See Putnam.
Yantic*•† .... New London	See Norwich.

DELAWARE.

Town and County.	Name.
Clayton ..... Kent	See Dover.
Delaware City*•† New Cas.	T. B. Heisel.
Delmar*•† ..... Sussex	See Salisbury, Md.
¶▲Dover*•† ..... Kent	KENNEY & MAGEE.
▲Georgetown*•† .... Sussex	Woodburn Martin.
Harrington*•† ..... Kent	See Dover.
Laurel*•† ..... Sussex	See Georgetown.
Lewes*•† ..... Sussex	Charles W. Whiley, Jr.
Middletown*•† New Castle	Martin B. Burris.
Milford*•† ..... Kent	W. F. Causey & Son.
Milton*• ..... Sussex	Wm. F. Causey.
Newark*•† .... New Castle	C. B. Evans.
New Castle*•† New Castle	JOHN H. RODNEY.
Newport*•† ... New Castle	S. T. Townsend, Jr.
Odessa* ..... New Castle	See Wilmington.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Seaford*•† .....Sussex	See Georgetown.
Smyrna*•† .....Kent	See Dover.
Wilmington*•† New Castle	HUGH C. BROWNE, Bayard Bldg. Attorney for American Surety Co. of New York. Refers to First National Bank.
" ..... "	WILLARD SAULSBURY, 909 Market St. Attorney for Union National Bank.

DISTRICT OF COLUMBIA.

Anacostia*•†.....D. C.	See Washington.
Georgetown*•†.....D. C.	CHARLES H. CRAGIN.
¶▲Washington*•† .... D. C.	BLAIR & THOM, Columbian Blg. Refer to all Banks.
" ..... "	CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	JOHN J. DOLAN, Fendall Bldg. Commercial, corporation, and real estate law. Refers to Riggs National Bank.
" ..... "	KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts.
" ..... "	JOHN B. LARNER, 1335 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Columbia National Bank, and National Bank of the Republic.

FLORIDA.

▲Apalachicola*•†.Franklin	H C. Hicks.
▲Arcadia*•†.....De Soto	CHARLES W. FORRESTER.
Avon Park* .....De Soto	C. D. Knapp.
▲Bartow*•†.....Polk	WILSON & WILSON.
▲Blountstown*• .. Calhoun	See Marianna.
▲Braidentown*•† .Manatee	J. J. STEWART.
▲Bristol*• .....Liberty	See Tallahassee.
▲Bronson*•†.....Levy	E. A. Pinnell.
▲Brooksville*•† .Hernando	W. S. Jennings.
Cedar Keys*•†.....Levy	E. J Lutterloh.
Cocoa*•† .....Brevard	See Titusville.
▲Crawfordville*† ..Wakulla	See Tallahassee.
▲Dade City*•†.....Pasco	J. A. Hendley.
Daytona*•† .....Volusia	C. H. Spencer.
▲De Funiak Spgs*•†Walt'n	S. K. Gillis.
▲Deland*•†.....Volusia	Stewart & Bly.
Eustis*•†.....Lake	B. S. Weeks.
▲Fernandina*•† ....Nassau	H. J. BAKER.
Fort Meade*•†.....Polk	W. S. Athens.
▲Gainesville*•†....Alachua	FOSTER & JACKSON.
▲Greencove Spgs*•† .. Clay	See Jacksonville.
Interlachen*•†....Putnam	See Palatka.
▲Inverness*•†.....Citrus	I. M Barton.
▲Jacksonville*•† .... Duval	COOPER & COOPER, General law practice. Attorneys for the National Bank of Jacksonville.
" ..... "	M. C. JORDAN. Practices in all Courts. Reference: Bank of Jacksonville.
▲Jasper*•† .....Hamilton	Johnson & Johnson.
▲Juno .....Dade	A. E. Heyser.
▲Key West*•†.....Monroe	GEORGE W. ALLEN.
▲Kissimmee*•† ....Osceola	See Orlando.
▲Lake City*•†....Columbia	A. J. Henry.
Lakeland*•†.....Polk	P. Tucker.
Leesburg*•† .....Lake	Tinnon & McNamee.
▲Live Oak*•†....Suwannee	B. B. Blackwell.
▲Macclenny*•.....Baker	See Jacksonville.
▲Madison*•†.....Madison	C. B. ASHLEY.
▲Marianna*•†.....Jackson	Carter Wilson & Boone.
▲Mayo* .....Lafayette	George W. Breare.
Melbourne*•† ....Brevard	See Titusville
Miami*•† .....Dade	ROBBINS & GRAHAM CO.
▲Milton*•†.....Santa Rosa	E. Amos.
▲Monticello*•† .. Jefferson	D. A. Finlayson.
▲Myers*• .....Lee	See Punta Gorda.
▲Ocala*•† .....Marion	W. S. BULLOCK.
Orange City*•†....Volusia	A. M. Bailey.
▲Orlando*•†.....Orange	MASSEY & BAUMGARTEN.
▲Palatka*•† .....Putnam	DAVIS & HILBURN.
Palm Beach*•† .....Dade	W. I. Metcalf.
Palmetto*•†.....Manatee	See Braidentown.
▲Pensacola*•† ....Escambia	BLOUNT & BLOUNT.
" ..... "	WM. FISHER.
▲Perry* .....Taylor	See Madison.
Punta Gorda*•† ..De Soto	I. H. Trabue.
▲Quincy*•† ..... Gadsden	P. W. White.
Sanford*•† .....Orange	T. E. WILSON.
▲Stanton*•.....Marion	See Ocala.
▲Starke*•†.....Bradford	J. T. Wills.
▲St. Augustine*•† St. Johns	W. W. DEWHURST.
St. Petersb'g*•†.Hillsboro	A. Macleod.
▲Sumterville*•.....Sumter	A. C. Clark.
¶▲Tallahassee*•†..... Leon	R. W. WILLIAMS.
▲Tampa*•† .....Hillsboro	FRANK M. SIMONTON.
Tarpon Spgs*•†.Hillsboro	See Tampa.
▲Tavares*•†.....Lake	J. F. Brown.
▲Titusville*•† .....Brevard	F. J. Webb.
▲Vernon .....Washington	See Marianna.
West Palm B'ch*•†..Dade	See Palmbeach.
▲Westville*•† .....Holmes	W. T. Bludworth.

GEORGIA.

▲Abbeville*•† .....Wilcox	T. L. Holton.
Acworth*•† .....Cobb	J. J. Northcot.
Adairsville*•† ....Bartow	See Cartersville.
Adel*•†.....Berrien	See Tifton.
▲Albany*•† .....Dougherty	D. H. POPE & SON.
▲Alpharetta* .....Milton	J. P. Brooke.
▲Americus*•† .....Sumter	HOOPER & CRISP.
▲Appling.....Columbia	See Augusta.
Arlington*•†.....Calhoun	W. D. Sneffield.
▲Athens*•†.....Clarke	STRICKLAND & GREEN.
¶▲Atlanta*•† .....Fulton	WILLIAM D. ELLIS, 41 Broad St. Attorney for the Fourth National Bank; Atlanta Trust & Banking Co.
" ..... "	ROBERT WARE GRASTY, Equitable Bldg. References: Fourth National Bank; Cashier, Maddox Rucker Banking Co., Atlanta.
" ..... "	GRAY, BROWN & RANDOLPH. General counsel, Fourth National Bank; American Trust & Banking Co.
▲Augusta*•† ....Richmond	WM. H. BARRETT. Refers to any bank in Augusta.
" ..... "	P. J. SULLIVAN. Twenty years' practice in Federal and State Courts. References: National Exchange and Union Savings Banks.
▲Bainbridge*•†....Decatur	M. E. O'Neal.
Barnesville*•†.....Pike	S. N. Woodward.
▲Baxley*•†.....Appling	J. H. Thomas.
▲Blackshear*•†.....Pierce	R. G. Mitchell, Jr.
▲Blairsville.....Union	J. A. Butt.
▲Blakely*•†.....Early	R. H. Powell & Son.
▲Blueridge*† .....Fannin	O. R. Dupree.
Boston*•† .....Thomas	See Thomasville.
▲Brunswick*•† .....Glynn	W. E. KAY.
▲Buchanan*•† ... Haralson	See Tallapoosa.
▲Buena Vista*•†....Marion	George P. Monroe.
Buford*•†.....Gwinnett	J. O. H. Brown.
▲Butler*•† .....Taylor	O. M. Colbert.
▲Calhoun*•† .....Gordon	F. A. Cantrell.
▲Camilla*•† .....Mitchell	S. S. Bennett.
▲Canton*†.....Cherokee	William A. Teasley.
▲Carnesville*.....Franklin	W. R. Little.
▲Carrollton*•†.....Carroll	R. D. Jackson.
▲Cartersville*•†....Bartow	JOHN W. AKIN.
▲Cedartown*•†.....Polk	J. A. Blance.
Chipley *•†.....Harris	See Greenville.
▲Clarkesville*•†Habersh'm	J. C. Edwards.
▲Clayton* .....Rabun	R. E. A. Hamby.
▲Cleveland* .....White	I. L. Oakes.
▲Clinton. .....Jones	W. E. Lester.
▲Clyde .....Bryan	See Savannah.
Cochran*•† .....Pulaski	See Hawkinsville.
▲Colquitt .....Miller	C. C. Bush.
▲Columbus*•† .. Muscogee	WILLIAM A. WIMBISH, Attorney Third National Bank.
Comer*•† .....Madison	See Danielsville.
▲Conyers*•†.....Rockdale	John R. Maddox.
Cordele*•† .....Dooly	J. G. JONES.
▲Covington*•†.....Newton	J. G. Lester.
▲Crawfordsville*•†Taliaf'o	Horace & Carl Holden.
Culloden*•†.....Monroe	B. B. McCowen.
▲Cumming* .....Forsyth	H. L. Patterson.
▲Cusseta*•†Chattahoochee	C. C. Minter.
▲Cuthbert*•† ....Randolph	W. C. WORRILL.
▲Dahlonega* .... Lumpkin	Price & Charters.
▲Dallas*•† .....Pauiding	A. J. Camp.
▲Dalton*•† .....Whitfield	R. J. & J. McCAMY.
▲Danielsville*.....Madison	D. W. Meadow.
▲Darien*•†.....McIntosh	C. L. Livingston.
Davisboro*•† Washington	See Louisville.
▲Dawson*•† .....Terrell	JAMES G. PARKS.
▲Dawsonville*.....Dawson	J. M. Bishop.
▲Decatur*•† .....DeKalb	See Atlanta.
Demorest*•†..Habersham	Crane & McMillan.
▲Douglas*.....Coffee	Quincey & McDonald.
▲Douglasville*•†..Douglas	J. H. McLarty.

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Town and County.	Name.
▲Dublin*•† ..... Laurens	P. L. Wade.
▲Eastman*•† ..... Dodge	De Lac & Bishop.
▲Eatonton*•† ..... Putnam	W. B. Wingfield.
▲Elberton*•† ..... Elbert	W. D. Tutt.
▲Ellaville*•† ..... Schley	A. J. Walters.
▲Ellijay*† ..... Gilmer	J. P. Perry.
▲Fairburn*•† ..... Campbell	See Atlanta.
▲Fayetteville*•† ..... Fayette	W. B. Hollingsworth.
Fitzgerald*•† ..... Irwin	L. KENNEDY.
Flovilla*•† ..... Butts	B. P. Bailey.
Flowery Branch*•† .. Hall	See Gainesville.
▲Forsyth*•† ..... Monroe	R. L. Berner.
▲Fort Gaines*•† ..... Clay	W. A. Scott.
Fort Valley*•† .. Houston	H. A. MATHEWS.
▲Franklin* ..... Heard	W. S. Hubbard.
▲Gainesville*•† ..... Hall	DUNLAP & DUNLAP.
▲Georgetown*• .. Quitman	T. L. Guerry.
▲Gibson*•† ..... Glascock	E. B. Rogers.
▲Greensboro*•† .. Greene	J. B. Park, Jr.
▲Greenville*•† Meriwether	H. W. Hill.
▲Griffin*•† ..... Spalding	ROBERT T. DANIEL.
▲Hamilton*•† ..... Harris	B. H. Walton.
Harmony Grove*•† Jack'n	R. L. J. Smith.
▲Hartwell*•† ..... Hart	A. E. McCurry.
▲Hawkinsville*•† .. Pulaski	W. L. & WARREN GRICE.
Hazlehurst*•† .... Appling	See Hawkinsville.
▲Hiawassee* ..... Towns	J. H. Davis.
▲Hinesville*† ..... Liberty	S. B. Brewton.
Hogansville*•† ..... Troup	Isaac Jackson.
▲Homer* ..... Banks	See Gainesville.
▲Homerville*•† ..... Clinch	R. G. Dickerson.
▲Irwinton* ..... Wilkinson	J. W. Lindsey.
▲Irwinville ..... Irwin	T. J. Luke.
▲Isabella* ..... Worth	See Sylvester.
▲Jackson*•† ..... Butts	M. P. HALL.
▲Jasper*† ..... Pickens	J. W. Henley.
▲Jefferson*• ..... Jackson	J. C. Turner.
▲Jesup*•† ..... Wayne	D. M. Clark.
▲Jonesboro*•† ..... Clayton	W. M. Wright.
▲Knoxville*† .... Crawford	R. C. Le Sueur.
▲Lafayette*• ..... Walker	Lumpkin & Shattuck.
▲La Grange*•† ..... Troup	LONGLEY & LONGLEY.
Lavonia*•† ..... Franklin	See Carnesville.
▲Lawrenceville*•† Gwinnett	T. M. & R. W. Peeples.
▲Leesburg*•† ..... Lee	Long & Son.
▲Lexington*• .. Oglethorpe	Joel Cloud.
▲Lincolnton* ..... Lincoln	J. E. Strother.
▲Louisville*•† .... Jefferson	Phillips & Phillips.
▲Lumpkin*•† ..... Stewart	J. T. HARRISON.
▲Macon*•† ..... Bibb	HILL, HARRIS & BIRCH. Refer to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized.
▲Madison*•† ..... Morgan	George & George.
▲Marietta*•† ..... Cobb	CLAY & BLAIR.
Marshallville*•† ... Macon	See Oglethorpe.
Mayaville*•† ..... Jackson	A. J. Griffin.
▲McDonough*•† .... Henry	James F. Wall.
▲McRae*•† ..... Telfair	E. D. Graham.
▲Milledgeville*•† . Baldwin	D. B. SANFORD.
Millen*•† ..... Screven	Josiah Holland.
Molina*•† ..... Pike	See Zebulon.
▲Monroe*• ..... Walton	B. S. Walker.
Montezuma*•† .... Macon	Greer & Felton.
▲Monticello*•† ..... Jasper	J. D. Kilpatrick.
▲Morgan* ..... Calhoun	L. G. Cartledge.
▲Moultrie*• ..... Colquitt	PEARSALL & SHIPP.
▲Mt. Vernon*•† Montgom'y	Geiger & Peterson.
▲Nashville* ..... Berrien	William D. Bule.
▲Newman*•† ..... Coweta	STALLINGS & ORR.
▲Newton* ..... Baker	A. S. Johnson.
Ocilla*• ..... Irwin	G. H. MARTIN.
▲Oglethorpe*•† ..... Macon	Greer & Felton.
Pelham*•† ..... Mitchell	See Camilla.
▲Perry*•† ..... Houston	W. C. Davis.
Poulan*• ..... Worth	Frank Park.
▲Preston*•† ..... Webster	S. R. Stevens.
▲Quitman*•† ..... Brooks	J. G. McCall.
▲Reidsville* ..... Tattnall	E. C. COLLINS.
Reynolds*•† ..... Taylor	W. E. Steed.
Richland*•† ..... Stewart	E. L. Stevens.
▲Ringgold*•† ..... Catoosa	J. H. Anderson.
Rochelle*•† ..... Wilcox	D. B. Nicholson.
▲Rome*•† ..... Floyd	FOUCHE & FOUCHE.
Rutledge*•† ..... Morgan	See Madison.
▲Sandersville*•†. Wash'ton	Evans & Evans.
▲Savannah*•† .... Chatham	G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank.
Senoia*•† ..... Coweta	James W. Shell.
Sharon*•† ..... Taliaferro	See Washington.
Shellman*•† .... Randolph	See Cuthbert.
Social Circle*•†... Walton	T. Spearman.
▲Sparta*•† ..... Hancock	W. H. Burwell.
▲Springfield ... Effingham	J. H. Hodge.
▲Springplace* ..... Murray	C. L. Henry.

Town and County.	Name.
▲Statenville* ..... Echols	See Valdosta.
▲Statesboro*†..... Bullock	Groover & Johnson.
▲St Mary's* ..... Camden	See Brunswick.
▲Summerville*•† Chattooga	J. M. Bellah.
▲Swainsboro*•... Emanuel	H. R. Daniel.
▲Sylvania*• ..... Screven	E. K. Overstreet.
Sylvester* ..... Worth	J. G. Polhill.
▲Talbotton*†..... Talbot	J. M. Mathews.
Tallapoosa*•† ... Haralson	Head & Head.
Tennille*•† .. Washington	John C. Harmon.
▲Thomaston*•†..... Upson	J. A. Cotten.
▲Thomasville*•†... Thomas	HANSELL & MERRILL.
▲Thomson*•†..... McDuffie	John T. West.
Tifton*•† ..... Berrier	John Murrow.
Toccoa*•† ..... Habersham	JOHN W. OWEN.
▲Trader's Hill ..... Charlton	See Waycross.
▲Trenton*•† ..... Dade	See Chattanooga, Tenn.
Unadilla*•†..... Dooly	J. L. Jones.
▲Valdosta*•†. .... Lowndes	DENMARK & ASHLEY.
▲Vienna*•† ..... Dooly	J. H. Woodward & Son.
Villa Rica*•† ..... Carroll	J. M. Moor.
▲Warrenton*•† .... Warren	James Whitehead.
▲Washington*•†.... Wilkes	COLLEY & SIMS.
▲Watkinsville*•† .. Oconee	B. E. Thrasher.
▲Waycross*•† ..... Ware	TOOMER & REYNOLDS.
▲Waynesboro*•† .... Burke	Lawson & Scales.
West Point*•†..... Troup	R. A. S. Freeman.
Winder*•† ..... Jackson	W. H. Quarterman.
▲Wrightsville*•† .. Johnson	A. F. Daley.
▲Zebulon*•† ..... Pike	G. D. Domin ck.

IDAHO.

▲Albion* ..... Cassia	J. C. Rogers.
▲Blackfoot*•† .... Bingham	F. S. Dietrich.
¶▲Boise*•†..... Ada	J. H. RICHARDS.
▲Caldwell*•† ..... Canyon	John C. Rice.
▲Challis* ..... Custer	Milton A. Brown.
Coeur d'Alene*•† . Koot'al	John B. Goode.
Genesee*•† ..... Latah	See Moscow.
Grangeville* ..... Idaho	W. N. Scales.
▲Hailey*•† ..... Alturas	TEXAS ANGEL.
▲Idaho City* ..... Boise	Carl Paine.
Idaho Falls*•† .. Bingham	W. T. SMITH.
Juliaetta*•† ..... Latah	See Moscow.
Kendrick*•† ..... Latah	George W. Coutts.
▲Lewiston*• ... Nez Perces	E. O'NEILL.
▲Malad City* ..... Oneida	GEO. E. GRAY.
Montpelier*•† .. Bear Lake	J. C. Rich.
▲Moscow*•† ..... Latah	Forney Smith & Moore.
▲Mountain Home*•† Elmore	W. C. Howie.
▲Mt. Idaho* ..... Idaho	W. N. Scales.
Murray* ..... Shoshone	See Wallace.
Nampa*•† ..... Canyon	Frank Estabrook.
▲Paris*†..... Bear Lake	Budge & White.
Payette*•† ..... Canyon	Charles B. Coxe.
▲Pocatello*•†. .... Bannock	EDEN & TERRELL.
▲Rathdrum*•† ... Kootenai	Edwin McBee.
▲Salmon* ..... Lemhi	John H. Padgham.
Salubria* ..... Washington	O. F. Buse.
▲Shoshone*•† ..... Lincoln	Guy C. Barnum.
▲Silver City* ..... Owyhee	Richard Cunningham.
▲St. Anthony* ... Fremont	J. E. COCHRAN.
Wallace*•† ..... Shoshone	C. W. Beale.
Wardner*•† ..... Shoshone	J. E. Gyde.
▲Weiser*•† .... Washington	AYERS, VARIAN & RHEA.

ILLINOIS.

Abingdon*•† ..... Knox	A. K. Hardy.
Adair*•† ..... McDonough	See Macomb.
Albany*•† ..... Whiteside	D. S. Efner.
▲Albion*•† ..... Edwards	J. M. Campbell.
▲Aledo*•† ..... Mercer	BASSETT, MAIN & BASSETT.
Alexis*•† ..... Warren	Thomas R. Squires.
Allerton*•†..... Vermilion	See Danville.
Alpha*•† ..... Henry	J. A Widney.
Altamont*•† .. Effingham	F. M. Schilling.
Alton*•†..... Madison	H. S. BAKER.
Altona*•† ..... Knox	L. K. Byers.
Amboy*•† ..... Lee	W. E. Ives & Son.
Anchor*•† ..... McLean	See Bloomington.
Anna*•† ..... Union	H. F. BUSSEY.
Annawan*•† ..... Henry	W. H. Holzinger.
Antioch*• ..... Lake	J. W. McDonald.
Apple River*•† Jo Daviess	J. S. Lamont.
Arcola*•†..... Douglas	Barricklow & Cofer.
Arenzville*•†..... Cass	M. McClure.
Argenta*•†..... Macon	See Decatur.
Armington*•†... Tazewell	See Bloomington.
Armstrong*•† . Vermilion	See Potomac.
Arrowsmith*•†... McLean	H. J. Thompson.
Arthur*•†..... Moultrie	M. Watson.
Ashkum*•† ..... Iroquois	P. H. Carey.
Ashland*•† ..... Cass	S. A. Short.
Ashley*•†..... Washington	See Nashville.
Ashton*•†..... Lee	See Dixon.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Assumption*†..Christian	See Pana.
Astoria*† ....Fulton	O'HEIN, O'HEIN & O'HEIN.
Athens*†.....Menard	See Petersburg.
Atkinson*†.....Henry	See Cambridge.
Atlanta*†.....Logan	F. L. Capps.
Atwood*† .....Piatt	See Tuscola.
Auburn*†.....Sangamon	T. J. Nuckolls.
Augusta*†..... Hancock	W. H. Mead.
Aurora*† .....Kane	JOHN M. RAYMOND.
Austin*†.....Cook	See Chicago.
Ava*† .....Jackson	S. W. Treesch.
Avon*† .....Fulton	See Lewistown.
Barrington*†.....Cook	Frank Robertson.
Barry*†.....Pike	W. I. Klein.
Batavia*† ..... Kane	H. N. JONES.
Beardstown*† .....Cass	R. R. HEWITT.
Beason*† .....Logan	William B. Curry.
▲Beecher*† .....Will	See Peotone.
▲Bellevile*† .....St. Clair	TURNER & HOLDER.
▲Bellflower*† .... McLean	See Farmer City.
Belvidere*† .....Boone	ROBERT W. WRIGHT.
▲Bement*†..... Piatt	W. G. Cloyd.
Benson*† .....Woodford	See Eureka.
▲Benton*†..... Franklin	Hart & Spiller.
Berwick*† .....Warren	See Monmouth.
Bethany*† .....Moultrie	See Sullivan.
Biggsville*† ..Henderson	See Oquawka.
Blandinsville*†.McDon'h	F. W. Brooks.
▲Bloomington*†..McLean	E. E. DONNELLY. Represents twenty-seven commercial agencies. Refer to State Nat. Bk.
Blue Island*†.....Cook	BOIRMAN & McGRATH.
Blue Mound*†.....Macon	P. L. Van Cleve.
Bluffs*†.....Scott	Franklin C. Funk.
Bonegap*†.....Edwards	See Mt. Carmel.
Bowen*†.....Hancock	E. C. PETER.
Braceville*† .....Grundy	E. D. SCOTT.
Bradford*†.....Stark	See Toulon.
Braidwood*† .....Will	WILLIAM MOONEY.
Breese*† .....Clinton	See Carlyle.
Brighton*† ....Macoupin	D. D. Goodell.
Brimfield*† ..... Peoria	See Peoria.
Broadlands*† Champaign	See Tuscola.
Brocton*† .....Edgar	J. U. Beck.
Buckley*† ..... Iroquois	Mark R. Koplin.
Buda*† .....Bureau	Jesse Emerson.
Buffalo*† .....Sangamon	See Springfield.
Bunker Hill*†.Macoupin	A. S. Cuthbertson.
Bushnell*†..McDonough	T. J. SPARKS.
Byron*† .....Ogle	J. C. Woodburn.
Cabery*† .....Ford	See Kankakee.
Cairo*† .....Alexander	GRIFFIN & GILBERT.
▲Cambridge*† ..... Henry	WILLIAM M. SMITH.
▲Campbell Hill*†.Jackson	See Murphysboro.
Camp Point*† ....Adams	Orrin Dilley.
Canton*† ..... Fulton	CHIPPERFIELD, GRANT & CHIPPERFIELD.
Capron*† .....Boone	H. B. Stevenson.
Carbondale*†....Jackson	ANDREW S. CALDWELL.
▲Carlinville*†...Macoupin	RINAKER & RINAKER.
▲Carlyle*† .....Clinton	M. P. Murray.
Carlock*† ..... McLean	See Bloomington.
▲Carmi*† ..... White	JOHN R. JONES.
Carrier's Mills*†...Saline	H. N. Finney.
▲Carrollton*†.....Greene	HENRY T. RAINEY.
Carterville*† Williamson	George A. Henshaw.
▲Carthage*† .... Hancock	D. MACK & SON.
Casey*† .....Clark	W. S. LOWRY.
Cedarville*† . Stephenson	Henry Richard.
Centralia*† .....Marion	S. A. Frazier.
Cerro Gordo*†.....Piatt	See Monticello.
Chadwick*† .....Carroll	W. S. Markley.
Champaign*† Champaign	J. L. RAY.
Chandlerville*†.....Cass	W. K. Mertz.
Chapin*† ..... Morgan	See Jacksonville.
▲Charleston*† .....Coles	A. C. ANDERSON.
Chatham*† ... Sangamon	See Springfield.
Chatsworth*† Livingston	See Pontiac.
Chebanse*† .....Iroquois	See Kankakee.
Chenoa*† .....McLean	W. L. Miller.
▲Chester*† .....Randolph	H. CLAY HORNER.
Chesterfield*†. Macoupin	See Carlinville.
▲Chicago*† ..... Cook	CHARLES ALLING, 706 Tacoma Bldg. Commercial and probate law. Reference: Northern Trust Co., Chicago.
" ..... "	AUSTIN, LENNARDS & JONES, Chamber of Commerce Bldg. References: Attorneys for R. G. Dun & Co., New York and Chicago; E. W. Gillett, Chicago; Northern Trust Co.
" ..... "	CHARLES E. BARTLEY, Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, The Northern Trust Co., Greenebaum Sons.
▲Chicago*† ..... Cook (*Continued.*)	CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co.
" ..... "	CHARLES DANIELS, 943-947 Marquette Building. Commercial and general law practice. References: S. S. White Dental Manufacturing Co., Browning, King & Co., Chicago.
" ..... "	FLOWER, SMITH & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	JONES & ADDINGTON, 100 Washington St. References: America National Bank, Royal Trust Co., American Cereal Co.
" ..... "	LOEB & ADLER, Chamber of Commerce Bldg. Commercial, corporation, and real estate law. Refer to State Bank, and Title Guarantee & Trust Co.
" ..... "	WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan & Trust Co.
" ..... "	PEARSON & STOOKEY, Metropolitan Block. Commercial and general law. Reference: Chicago Title & Trust Co.
" ..... "	PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First National Bank.
" ..... "	POPPENHUSEN & McNAB, Chamber of Commerce Building. Commercial, corporation, and real estate law. Refer to Commercial National Bank.
" ..... "	ROSENTHAL, KURZ & HIRSCHL, Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co., and Chicago Title & Trust Co.
" ..... "	TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank.
Chicago Heights*† .Cook	See Chicago.
Chillicothe*† .....Peoria	H. C. Pettett.
Christman*† .....Edgar	See Paris.
Cisco*† .....Piatt	See Monticello.
Cissna Park*† ..Iroquois	Isaac Miller Hamilton.
Clay City..... .....Clay	F. M. Chaffin.
Clayton*† .....Adams	J. L. Staker.
Clifton*† .....Iroquois	See Onarga.
▲Clinton*† .....DeWitt	JOHN FULLER.
Coal City*†..... Grundy	E. D. Scott.
Cobden*† ..... Union	See Jonesboro.
Coffeen*† ..Montgomery	See Hillsboro.
Colchester*†McDonough	T. J. Richards.
Coleta*.....Whiteside	See Morrison.
Colfax*† .... McLean	James P. Grove.
Collinsville*† ...Madison	BURROUGHS BROS.
Collison*†.....Vermilion	See Danville.
Compton*† ..... Lee	See Paw Paw.
Cookasville*† .... McLean	John A. Sterling.
Cornell*† .... Livingston	See Pontiac.
Coulterville*†. Randolph	A. Russell.
Cowden*† .....Shelby	C. R. Torrence.
Creal Sp'gs*† Williamson	George B. White.
Crescent City*† Iroquois	See Watseka.
Creston*† .....Ogle	See Rochelle.
Cropsey*† ..... McLean	See Peoria.
Crossville*† ..... White	See Carmi.
Cuba*† .....Fulton	See Canton.
Cullom*† .....Livingston	L. E. Swope.
Dallas City*†...Hancock	J. H. Ranck.
Dalton City*†...Moultrie	J. N. Loving.
Danforth*† .....Iroquois	See Watseka.
Danvers*† .....McLean	See Bloomington.
▲Danville*• .....Vermilion	TILTON & CUNDIFF.
Davis*† .....Stephenson	W. Ende.
▲Decatur*†..... Macon	JAMES M. LEE. Refers to Millikan National Bank.
Deer Creek*†...Tazewell	See Pekin.
DeKalb*† ....DeKalb	H. W. PRENTICE.
DeLand*† .....Piatt	See Monticello.
Delavan*† .....Tazewell	J. O. Jones.
Des Plaines*† .....Cook	See Chicago.
Divonron*† .. Sangamon	See Springfield.
▲Dixon*† .....Lee	R. S. FARRAND.
Dongola*† ..... Union	See Jonesboro.
Donovan*† .....Iroquois	See Watseka.
Downer's Grove*† .DuP.	M. Slusser.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Dundee*•† .....Kane	W. G. Sutlin.
Dunlap*•† .....Peoria	See Peoria.
DuQuoin*•†.....Perry	R. W. S. WHEATLEY.
Durand*•† ..... Winnebago	See Rockford.
Dwight*•†.....Livingston	ROMBERGER & SMITH.
Earlville*•†.....La Salle	See Ottawa.
East Dubuque*•†.Jo Dav.	See Galena.
East Lynn*•† ..Vermilion	See Danville.
Easton*•† .....Mason	See Havana.
East St. Louis*•† .St. Clair	FRANK C. SMITH.
Edelstein•† .....Peoria	See Peoria.
▲Edinburg*•† .... Christian	C. A. Prater.
▲Edwardsville*•† .Madison	HADLEY & BURTON.
▲Effingham*•† ..Effingham	WOOD BROS.
Elburn*•† .....Kane	W. R. S. Hunter.
Eldorado*•† .....Saline	J. C. Burnett.
Elgin*•† .....Kane	HOPSON & HOLLEMBEAK.
Elizabeth*•†...Jo Daviess	J. C. McKenzie.
▲Elizabethtown*•..Hardin	John C. Oxford.
Elkhart*•† .....Logan	See Lincoln.
Elliott*•† .....Ford	See Paxton.
Ellisville*†.....Fulton	See Canton.
Ellsworth*•†.....McLean	See Bloomington.
Elmhurst*•†.....DuPage	George Sawin.
Elmwood*•†.....Peoria	M. R. Sturtevant.
El Paso*•† .....Woodford	J. F. BOSWORTH.
Emden*•† .....Logan	See Lincoln.
Enfield*•† .....White	Jonn N. Wilson.
Englewood•† ..... Cook	See Chicago.
Equality*•†.....Gallatin	C. W. Wiedeman.
Erie*•† .....Whiteside	William H. Allen.
Essex*•† .....Kankakee	A. Gregson.
▲Eureka*•† .....Woodford	J. ALBERT BRIGGS.
Evanston*•† ..... Cook	W. G. ANKETT.
Evansville*•† .. Randolph	William M. Schuwerk.
Fairbury*•†...Livingston	CARRITHERS & AGARD.
▲▲Fairfield*•† ..... Wayne	CREIGHTON & THOMAS.
Fairland*•† .....Douglas	See Tuscola.
Fairmount*•†...Vermilion	See Danville.
Fairview*•†.....Fulton	James Ten Eyck.
Farina*•† .....Fayette	A. T. Brasel.
Farmer City*•†...DeWitt	HERRICK & HERRICK.
Farmersville*•†..Montg'y	See Springfield.
Farmington*•† ....Fulton	A. A. Luckey.
Fillmore*•†..Montgomery	See Hillsboro.
Findlay*•† .....Shelby	C. W. Fall.
Fisher*•†.....Champaign	H. S. Kelley.
Fithian*•†.....Vermilion	See Danville.
Flanagan*•† .. Livingston	C. C. Studley.
Flora*•† .....Clay	Hoff & Hoff.
Foosland*•† .. Champaign	George A. De Long.
Forrest*•†.....Livingston	See Pontiac.
Forest City*•† .....Mason	See Havana.
Forreston*•†.....Ogle	Frank Wertz.
Frankfort Station*•† Will	D. S. Stephen.
Franklin*•†.....Morgan	See Jacksonville.
Franklin Grove*•†....Lee	See Dixon.
▲Freeport*•†...Stephenson	W. N. CRONKRITE.
Fulton*•† .....Whiteside	C. C. McMahon.
Galatia*•† ..... Saline	A. E. Somers.
▲Galena*•† ..... Jo Daviess	J. C. O'NEILL. Collections promptly attended to.
▲Galesburg*•†.....Knox	CARNEY, SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank.
" ..... "	JAMES T. WASSON. Commercial law and adjustments. Refers to any bank in city.
Galva*•†.....Henry	N. F. ANDERSON.
Gardner*•†..... Grundy	See Morris.
Geneseo*•† ..... Henry	GEORGE W. SHAW.
▲Geneva*•† .....Kane	W. J. BROWN.
Genoa*•† .....De Kalb	A. S. Hollembeak.
Georgetown*•† Vermilion	See Danville.
Gibson City*•† .....Ford	LESLIE A. CRANSTON.
Gifford*•†....Champaign	See Fisher.
Gillespie*•†.....Macoupin	See Carlinville.
Gilman*•† ..... Iroquois	C. N. Saum.
Girard*•† ..... Macoupin	Knotts & Terry.
▲Golconda*•† ..... Pope	THOMPSON & MOORE.
Golden*•† ..... Adams	See Quincy.
GoodHope*•†McDonough	See Macomb.
Grafton*•† .....Jersey	See Jerseyville.
Grand Ridge*•†...La Salle	See Ottawa.
Grant Park*•..Kankakee	E. H. Buck.
Grayslake*•† ..... Lake	See Libertyville.
Grayville*•† .....White	T. G. Parker.
Greenfield*•†.....Greene	BANDY & SULLIVAN.
Greenup*•†..Cumberland	W. H. McDonald.
Greenview*•†.....Menard	R. L. Walker.
▲Greenville*•†.....Bond	NORTHCOTT, FRITY & HOILES.
Gridley*•† .....McLean	C. M. Coyle.
Griggsville*•†.....Pike	See Pittsfield.
Grove City*.....Christian	See Edinburg.
Guthrie*•† .....Ford	See Gibson City.
Hamilton*•†.... Hancock	J. L. Miller.
Hammond*•† .....Piatt	See Monticello.

Town and County.	Name.
Hamphire*•† .....Kane	See Elgin.
Hanover*.....Jo Daviess	See Galena.
▲Hardin* .....Calhoun	T. J. Selley.
Harlem ..... Cook	See Oak Park.
▲Harrisburg*•† .....Saline	CHOISSER, WHITLEY & CHOISSER.
Harvard*•†.....McHenry	A. W. Young.
Harvel*•† ...Montgomery	See Springfield.
Harvey*•†.....Cook	I. J. MOUSER.
▲Havana*•†.....Mason	H. R. NORTHRUP.
Hebron*•†.....McHenry	See Harvard.
▲Hennepin*.....Putnam	W. H. CASSON.
Henry*•†.....Marshall	Fred S. Potter.
Herrick*•† .....Shelby	J. D. Burrus.
Herrin .....Williamson	See Marion.
Herscher*•†....Kankakee	See Kankakee.
Heyworth*•†.....McLean	See Bloomington.
Highland*•†.....Madison	Timothy Gruaz.
Highland Park*•† ...Lake	K. R. Smoot.
▲Hillsboro*•†.Montgomery	FRED A. RANDLE.
Hinckley*•†.....DeKalb	See Aurora.
Hindsboro*•† .....Douglas	See Tuscola.
Holcomb*•†.....Ogle	C. E. Oakes.
Homer*•†....Champaign	R. C. Wright.
Hoopeston*•†..Vermilion	DYER & WALBRIDGE.
Hopedale*•†.....Tazewell	See Pekin.
Hume*•†.....Edgar	T. J. Copfman.
Huntley*•†.....McHenry	See Woodstock.
Hutsonville*•† .Crawford	See Robinson.
Hyde Park† ..... Cook	See Chicago.
Illiopolis*•†.....Sangamon	S. P. Williams.
Ipava*•† .....Fulton	W. A. Babcock.
Irving*•†....Montgomery	See Hillsboro.
Iuka*•†.....Marion	See Salem.
Ivesdale*•†....Champaign	See Monticello.
▲Jacksonville*•† ..Morgan	JAS. H. DANSKIN. Refers to the Jacksonville banks.
▲Jerseyville*•†.....Jersey	H. W. Pogue.
▲Joliet*•†.....Will	CHARLES DORRANCE DIBELL. References: The Joliet National Bank, Geo. H. and Edwin S. Munroe.
▲Jonesboro*•† .....Union	Karraker & Lingle.
Joy*•† ..... Mercer	See Aledo.
Kane*•† .....Greene	See Carrollton.
▲Kankakee*•†...Kankakee	H. K. WHEELER.
Kansas*•† .....Edgar	E. G. Rose.
Keithsburg*•† ....Mercer	M. T. Kirkpatrick.
Kenney*•† .....DeWitt	Scroggin & Co.
Kewanee*•†.....Henry	BLISH & LAWSON.
Kings*•† .....Ogle	See Rochelle.
Kingston*•† .....DeKalb	See DeKalb.
Kinmundy*•† .....Marion	John F. Donovan.
Kirkland*•†.....DeKalb	See Genoa.
Kirkwood*•† .....Warren	George M. Nixon.
Knoxville*•† ..... Knox	E. A. Corbin.
▲Lacon*•†.....Marshall	E. D. RICHMOND.
Ladd*•† .....Bureau	J. W. BLEE.
Lafayette*•† .....Stark	See Toulon.
Lagrange*•†.....Cook	D. B. Lyman
La Harpe*•†.....Hancock	L. S. McCrory.
La Moille*•†.....Bureau	H. A. Stanard.
Lanark*•† .....Carroll	C. W. Middlekauff.
La Rose*•†.....Marshall	R. M. Barnes.
La Salle*•†.....La Salle	HASKINS & PENNICK.
Latham*•†.....Logan	F. A. Gassaway.
▲Lawrenceville*•† Lawr'ce	C. J. BORDEN.
Leaf River*•†..... Ogle	George E. Johnson.
Leland*•†.....La Salle	A. A. Clapsaddle.
Lemont*•† .....Cook	Frank W. Welch.
Lena*•†.....Stephenson	A. J. Clarity.
Le Roy*•† .....McLean	E. D. RIDDLE.
▲Lewistown*•† .....Fulton	HARRY M. WAGGONER.
Lexington*•†.....McLean	A. B. Davidson.
Libertyville*•† ..... Lake	Paul MacGuffin.
▲Lincoln*•†..... Logan	S. L. WALLACE.
Litchfield*•† Montgomery	J. H. Atterbury.
Little York*•†....Warren	See Monmouth.
Loami*•† .....Sangamon	D. I. Staley.
Lockport*•†.....Will	C. B. CHEADLE.
Loda*•† .....Iroquois	Nathan P. Goodell.
London Mills*•†...Fulton	M. T. Robinson.
Longview*•†. Champaign	See Champaign.
Lostant*•†.....La Salle	G. F. Bell.
▲Louisville*†.....Clay	John R. Bonney.
Lovington*•†....Moultrie	A. W. Lux.
Ludlow *•†... Champaign	W. C. Smith.
Mackinaw*•†....Tazewell	See Pekin.
▲Macomb*•†..McDonough	NEECE & SON.
Macon*•† .....Macon	See Decatur.
Mahomet*•†...Champaign	See Champaign.
Malta*•† .....DeKalb	D. F. Pease.
Manchester*•† .....Scott	See Bluffs.
Manhattan*•† ..... Will	See Joliet.
Manito*•† .....Mason	J. A. McComas.
Mansfield*•† .....Piatt	C. F. Mansfield.
Manteno*•† ....Kankakee	Winfield S. Campbell.
Maple Park*•† .....Kane	See Elburn.
Maquon*•† ..... Knox	E. L. Swigart.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Marengo*† ..... McHenry	A. B. Coon.
▲Marion*† .... Williamson	George W. Young.
Marissa*† ..... St. Clair	R. S. Hamilton.
Maroa*† ..... Macon	B. F. Shipley.
Marseilles*† ..... La Salle	See Ottawa.
▲Marshall*† ..... Clark	GRAHAM & TIBBS.
Martinsville*† ..... Clark	H. Gasaway.
Marysville ..... Vermilion	See Potomac.
Mascoutah*† .... St. Clair	George F. Wombacher.
Mason City*† ..... Mason	G. W. ELLSBERRY.
Mattoon*† ..... Coles	CHARLES BENNETT.
Maywood*† ..... Cook	See Oak Park.
Mazon*† ..... Grundy	See Morris.
McHenry*† .... McHenry	H. C. Mead.
McLean*† ..... McLean	See Bloomington.
▲McLeansboro*† Hamilt'n	WEBB & McLANE.
Mechanicsburg* ... Sang'n	See Springfield.
Media*† ..... Henderson	See Stronghurst.
Medora*† ..... Macoupin	J. W. Kitzmiller.
Melrose Park*† .... Cook	See Oak Park.
Melvin*† ..... Ford	J. M. Thompson.
Mendon*† ..... Adams	See Quincy.
Mendota*† ..... La Salle	JOHN F. MADDEN.
Meredosia*† ..... Morgan	See Jacksonville.
Metamora*† .. Woodford	A. R. Rich.
▲Metropolis City*† Massac	COURTNEY & HELM.
Milford*† ..... Iroquois	Frank Harry.
Milledgeville*† .. Carroll	See Mount Carroll.
Millington*† ..... Kendall	See Aurora.
Milton* ..... Pike	N. A. Thornton.
Minier*† ..... Tazewell	See Pekin.
Minonk*† ..... Woodford	THOMAS KENNEDY.
Minooka*† ..... Grundy	L. K. Keogh.
Modesto*† ..... Macoupin	J. M. Allyn.
Moline*† .... Rock Island	McENIRY & McENIRY.
Momence*† ... Kankakee	E. P. HARNEY.
Monica*† ..... Peoria	See Peoria.
▲Monmouth*† ..... Warren	GRIER & STEWART.
▲Monticello*† ..... Piatt	C. A. Tatman.
▲Morris*† ..... Grundy	E. SANFORD.
▲Morrison*† ..... Whiteside	L. T. Stocking.
Morrisonville*† Christi'n	Fred A. Wagoner.
Morton*† ..... Tazewell	See Pekin.
▲Mound City*† .... Pulaski	L. M. Bradley.
▲Mt. Carmel*† .... Wabash	LEEDS & RAMSEY.
▲Mt. Carroll*† ..... Carroll	OKION M. GROVE.
Mt. Morris*† ..... Ogle	John Weller.
Mt. Olive*† .... Macoupin	Thomas Williamson.
Mt. Pulaski*† ..... Logan	F. L. Tomlinson.
▲Mt. Sterling*† ..... Brown	Hubbard & Reid.
▲Mt. Vernon*† .. Jefferson	ALBERT WATSON.
Moweaqua*† ..... Shelby	W. G. Colbert.
▲Murphysboro*† Jackson	R. J. McELVAIN.
Naperville*† .... Du Page	H. H. GOODRICH.
▲Nashville*† . Washington	H. H. Hosmer.
Nat. Stock Yards*†. St. C.	See East St. Louis.
Nauvoo*● ..... Hancock	G. A. RITTER.
Nebo*† ..... Pike	I. J. Dyer.
Neoga*† .... Cumberland	See Toledo.
Neponset*† ..... Bureau	See Buda.
Newark* ..... Kendall	N. P. Barnard, Jr.
New Berlin* ... Sangamon	W. M. Warren.
New Boston*† .... Mercer	M. Chamberlain.
New Holland*† .... Logan	See Lincoln.
Newman*† ..... Douglas	W. W. Pepper.
▲Newton*† ..... Jasper	GIBSON & JOHNSON.
New Windsor*† .. Mercer	W. H. Gladman.
Niantic*† ..... Macon	See Decatur.
Nokomis*† . Montgomery	D. H. Zepp.
Normal*† ..... McLean	R. L. Fleming.
Norris City*† ..... White	W. N. Green.
No. Henderson*† . Mercer	See Aledo.
Nunda*† ..... McHenry	L. D. Lowell, Jr.
Oakland*† ..... Coles	J. H. Winkler.
Oak Park*† ..... Cook	J. A. BALDWIN.
Oblong*† ..... Crawford	See Robinson.
Odell*† ..... Livingston	J. D. Pound.
Ogden*† ..... Champaign	Wm. Brennan.
Ohio*† ..... Bureau	H. S. Pomeroy.
Okawville*† Washington	Moehle & Tcharner.
▲Olney*† ..... Richland	J. Lynch, Jr.
Onarga*† ..... Iroquois	E. W. Morris.
Oneida*† ..... Knox	See Galesburg.
▲Oquawka*† ... Henderson	R. Cooper.
Orangeville*† Stephenson	Hiram Skinner.
▲Oregon*† ..... Ogle	FRANCIS BACON.
Orion*† ..... Henry	M. L. Love.
▲Ottawa*† ..... La Salle	RECTOR C. HITT.
Palatine*† ..... Cook	F. J. Filbert.
Palestine*† .... Crawford	A. L. MacHatton.
Palmyra*† ..... Macoupin	Searcy & Etter.
Pana*† ..... Christian	E. A. HUMPHREYS & SON.
▲Paris*† ..... Edgar	JAMES A. EADS.
Pawnee*● ..... Sangamon	J. R. Kincaid.
Paw Paw*† ..... Lee	C. F. Preston.
▲Paxton*† ..... Ford	KERR & LINDLEY.
Pearl*† ..... Pike	See Milton.
Pearl City*† . Stephenson	H. M. Dodds.
Pecatonica*† Winnebago	C. C. Stevens.
▲Pekin*† ..... Tazewell	WM. DON MAUS.
Penfield*† ... Champaign	See Champaign.
▲Peoria*† ..... Peoria	COVEY & COVEY. Refer to Commercial National Bank and Home Savings & State Bank.
" ..... "	ELLWOOD, MEEK & LOVETT. References: First National Bank and Central National Bank.
" ..... "	WM. G. McROBERTS, Hamlin Building. Refers to Dime Savings Bank, Merchants National Bank, and Walter Barker, President of Commercial National Bank.
Peotone*† ..... Will	Michael Collins.
Perry* ..... Pike	G. W. Hinman.
Peru*† ..... La Salle	F. T. BEERS.
▲Petersburg*† .... Menard	T. W. McNEELY.
Philo*† ..... Champaign	See Champaign.
▲Pinckneyville*† . Perry	W. T. Vaughn.
Piper City*† ..... Ford	See Paxton.
▲Pittsfield*† ..... Pike	A. C. BENTLEY.
Plainfield*† ..... Will	George J. Arbeiter.
Plano*† ..... Kendall	TURPIN & DARNELL.
Pleasant Plains*† . Sang'n	See Springfield.
Plymouth*† .... Hancock	George E. Terry.
Polo*† ..... Ogle	Fred Zick.
▲Pontiac*† .... Livingston	HARRY G. GREENEBAUM.
Poplar Grove*† ... Boone	H. D. Blodgett.
Port Byron*● Rock Island	J. W. Simonson.
Potomac*† .... Vermilion	See Danville.
Prairie City*† . McDon'gh	E. A. Boynton.
▲Princeton*† ..... Bureau	OWEN G. LOVEJOY.
Princeville*† ..... Peoria	See Peoria.
Prophetstown*† Whites'e	William Matthis.
Pullman*† ..... Cook	See Chicago.
▲Quincy*† ..... Adams	HAMILTON & WOODS. Refer to First National and Ricker National banks.
Ramsey*† ..... Fayette	See Vandalia.
Rankin*† ..... Vermilion	J. F. Campbell.
Rantoul*† .... Champaign	Thomas J. Roth.
Raritan* ..... Henderson	See Stronghurst.
Ravenswood*† ..... Cook	Thomas J. Dawson.
Raymond*† Montgomery	W. E. Witt.
Red Bud*† ..... Randolph	Alfred D. Riess.
Reynolds*† .. Rock Island	See Rock Island.
Richmond*† ... McHenry	See Woodstock.
Richview*† . Washington	Geo. T. Hoke.
Ridge Farm*† Vermilion	R. W. Fisk.
Ridgway*† ..... Gallatin	W. S. Phillips.
Roanoke*† .... Woodford	See Eureka.
Roberts*† ..... Ford	See Paxton.
▲Robinson*† .... Crawford	PARKER & CROWLEY.
Rochelle*† ..... Ogle	D. W. Baxter.
▲Rockford*† .. Winnebago	E. H. MARSH.
▲Rock Island*† Rock Isl'd	EDWIN E. PARMENTER.
Rogers Park*† ..... Cook	J. J. Barbour.
Roodhouse*† ..... Greene	D. J. Sullivan.
Roscoe*† .... Winnebago	See Poplar Grove.
Roseland† ..... Cook	See Chicago.
Roseville*† ..... Warren	Leroy S. Scott.
Rossville*† .... Vermilion	W. B. Redden.
▲Rushville*† ..... Schuyler	GLASS & BOTTENBERG.
Rutland*† ..... La Salle	See Ottawa.
Sadorus*† .... Champaign	See Tolono.
▲Salem*† ..... Marion	L. M. KAGY.
Sandoval*† ..... Marion	Charles F. Patterson.
Sandwich*† ..... De Kalb	S. B. STINSON.
San Jose*† ..... Mason	See Lincoln.
Saunemin*† .. Livingston	W. P. Carrithers.
Savanna*† ..... Carroll	W. F. DOW.
Saybrook*† ..... McLean	George M. Nelson.
Seaton*† ..... Mercer	See Aledo.
▲Secor*† ..... Woodford	See Eureka.
Seneca*† ..... La Salle	See Eureka.
Shabbona ..... DeKalb	See Sycamore.
Shannon*† ..... Carroll	See Lanark.
▲Shawneetown*† . Gallatin	CARL ROEDEL.
Sheffield*† ..... Bureau	See Buda.
▲Shelbyville*† ..... Shelby	WALTER C. HEADEN.
Sheldon*† ..... Iroquois	See Watseka.
Sheridan*† ..... LaSalle	See La Salle.
Sherrard† ..... Mercer	See Aledo.
Shipman*† ..... Macoupin	J. M. Hampton.
Sidell*† ..... Vermilion	L. E. Conner.
Sidney*† ..... Champaign	See Champaign.
Sigel*† ..... Shelby	E. Kunkler.
Smithfield*† ..... Fulton	See Lewistown.
Smithshire*† .... Warren	See Monmouth.
Somonauk*† ..... DeKalb	L. B. Olmstead.
Sorento*† ..... Bond	See Greenville.
South Chicago*† .... Cook	See Chicago.
South Evanston*† ... Cook	See Chicago.
Sparta*† ..... Randolph	R. J. Goddard.
Springerton* ..... White	W. C. Ingram.
¶▲Springfield*† Sangamon	E. L. CHAPIN. Refers by permission to Illinois National Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Spring Valley*•†	A. R. GREENWOOD.
Stanford*† McLean	See Bloomington.
Staunton*† Macoupin	R. E. DORSEY.
St. Anne*† Kankakee	W. G. Brooks.
St. Charles*† Kane	CHARLES A. MILLER.
St. Elmo*† Fayette	See Vandalia.
St. Joseph*†. Champaign	See Champaign.
Sterling*† Whiteside	C. L. Sheldon.
Stewardson*† Shelby	Boggs & McDaniel.
Stillman Valley*† Ogle	See Byron.
Stockton*† Jo Daviess	W. S. Eaton.
Stone Fort*† Saline	See Harrisburg.
Stonington*† Christian	See Taylorville.
Streator*† La Salle	P. J. LUCEY.
Stronghurst*•†Henderson	R. F. Robinson.
Sublette*•† Lee	See Paw Paw.
▲Sullivan*•† Moultrie	JOHN R. EDEN.
Sumner*•† Lawrence	Lewis & Sumner.
▲Sycamore*•† DeKalb	CARNES & DUNTON.
Table Grove*•† Fulton	William S. Hipsley.
Tallula*•† Menard	J. J. Baker.
Tamaroa*•† Perry	See DuQuoin.
Tampico*•† Whiteside	White & Sheldon.
▲Taylorville*•† Christian	J. C. McBRIDE.
Thawville*•† Iroquois	See Watseka.
Thomasboro*•†Champa'n	See Champaign.
Tinley Park*•† Cook	See Chicago.
Tiskilwa*•† Bureau	See Princeton.
▲Toledo*•† Cumberland	CHARLES M. CONNOR.
Tolono*•† Champaign	W. A. Perkins.
Toluca*•† Marshall	See Lacon.
Tonica*•† La Salle	Gunn & Gunn.
▲Toulon*•† Stark	Allen P. Miller.
Tremont*•† Tazewell	See Pekin.
Trenton*•† Clinton	W. S. Londen.
Troy*•† Madison	See Edwardsville.
▲Tuscola*•† Douglas	N. C. LYRLA.
Union Hill*† Kankakee	See Kankakee.
▲Urbana*•† Champaign	CUNNINGHAM & BOGGS.
Utica*•† La Salle	J. B. Cunniff.
▲Vandalia*•† Fayette	S. A. PRATER.
Varna*•†. Marshall	See Lacon.
Vermont*•† Fulton	J. C. Phillips.
Verona*•† Grundy	J. L. Waterman.
Versailles*•† Brown	See Bluffs.
Victoria* Knox	See Galesburg.
▲Vienna*•† Johnson	Whitnell & Gillespie.
Viola*•† Mercer	See Aledo.
Virden*•† Macoupin	H. C. Simons.
▲Virginia*•† Cass	R. W. MILLS.
Waggoner*•†Montgom'ry	George Richardson.
Walnut*•† Bureau	M. A. Stiver.
Wapella*•† De Witt	See Clinton.
Warren*•† Jo Daviess	W. H. Glasgow.
Warrenburg*•† Macon	See Decatur.
Warsaw*•† Hancock	W. N. GROVER.
Washburn*•† Woodford	George P. Gill.
Washington*•† Tazewell	John W. Dougherty.
Wataga*•† Knox	See Galesburg.
▲Waterloo*•† Monroe	JOSEPH W. RICKERT.
Waterman*•† DeKalb	See Sycamore.
▲Watseka*•† Iroquois	A. F. GOODYEAR.
▲Waukegan*•† Lake	R. W. COON.
Waverly*•† Morgan	Hamilton & Etter.
Waynesville*•† De Witt	See Clinton.
Weldon*•†. De Witt	See Clinton.
Wellington*•† Iroquois	See Watseka.
Wenona*•† Marshall	J. H. Jackson.
West Brooklyn*•† Lee	See Paw Paw.
West Chicago*•†. Du Page	C. D. Clark.
Westfield*•† Clark	J. D. Hemphill.
West Pullman*•†. Cook	See Chicago.
West Salem*•† Edwards	See Albion.
▲Wheaton*•† Du Page	WILLIAM NUNN.
White Hall*•† Greene	Mark Meyerstein.
Williamsfield*•† Knox	See Galesburg.
Williamsville*•† Sanga'on	See Springfield.
Wilmington*•† Will	Edward Corl-tt.
▲Winchester*•† Scott	JAMES A. WARREN.
Windsor*•† Shelby	Amos Walker.
Winnetka*•† Cook	Carlton Prouty.
Winslow*•† Stephenson	See Freeport.
Woodhull*•† Henry	W. W. White.
▲Woodstock*•† McHenry	V. S. LUMLEY.
Wyanet*•†. Bureau	See Princeton.
Wyoming*•† Stark	Frank Thomas.
Xenia*•† Clay	W. S. Morgan.
Yates City*•† Knox	See Galesburg.
▲Yorkville*•† Kendall	H. S. Hudson.

INDIANA.

Town and County.	Name.
Akron*•† Fulton	See Rochester.
Albany*•† Delaware	O. Dowden.
▲Albion*•† Noble	L. W. WRIGLEY.
Alexandria*•† Madison	SHANNON & RIZER.
Ambia*•† Benton	W. Lee Bartlett.
▲Anderson*•† Madison	WILLIAM S. DIVEN.
▲Angola*•† Steuben	BEST, BRATTON & YOTTER.
Arcadia*•† Hamilton	Thomas J. Bishop.
Argos*•† Marshall	C. E. Shoemaker.
Ashley*•† Steuben	Thomas Wichwire.
Attica*•† Fountain	ISAAC E. SCHOONOVER.
▲Auburn*•† De Kalb	ROBY & HARPER.
Aurora*•† Dearborn	DOWNEY & SHUTTS.
Avilla*•† Noble	See Kendallville.
Batesville*•† Ripley	Cravens & Cravens.
▲Bedford*•† Lawrence	BROOKS & BROOKS.
Bern*•† Adams	Kelly & Marner.
▲Bloomfield*•† Greene	CAVINS & HENDERSON.
▲Bloomington*•† Monroe	LEE & GRIMES.
▲Bluffton*•† Wells	TODD & TODD.
▲Boonville*•† Warrick	ARMSTRONG & SHAFER.
Boswell*•† Benton	A. B. McAdams.
Bourbon*•† Marshall	J. D. Chaplin.
▲Brazil*•† Clay	RAWLEY & HUTCHISON.
Bremen*•†. Marshall	S. J. Hayes.
Bristol*•† Elkhart	Harvey W. Kautz.
Brook*•† Newton	Graves & Graves.
Brookston*•† White	See Chalmers.
▲Brookville*•† Franklin	GEORGE F. O'BYRNE.
▲Brownstown*•†..Jackson	APPLEWHITE & APPLEWHITE.
Butler*•† DeKalb	C. J. Conta.
Cambridge City*•† Wayne	Lynn E. Kepler.
Camden*•† Carroll	P. Ray.
Campbellsb'g*•† Wash't'n	See Salem.
▲Cannelton*•† Perry	C. A. WEATHERS.
Carlisle*•† Sullivan	W. B. Akin.
Carthage*•† Rush	See Rushville.
Cayuga*•†.... Vermillion	J. H. BROWN.
Chalmers*•† White	E. R. Price.
Charlestown*•†. Clark	W. H. Watson.
Chesterton*•† Porter	G. R. Williams.
Chrisney*•† Spencer	See Rockport.
Churubusco*•†. Whitley	John W. Orndorf.
Cicero*•† Hamilton	P. J. Fariss.
Clarks Hill*•†Tippecanoe	See Colfax.
Clay City*•† Clay	GEORGE W. WILTSE.
Clayton*•† Hendricks	See Plainfield.
Clinton*•† Vermillion	J. A. Wittermood.
Colfax*•† Clinton	F. M. Goldsberry.
▲Columbia City*•† Whitley	ANDREW A. ADAMS.
▲Columbus*•† Bartho'mew	COOPER & COOPER.
▲Connersville*•† Fayette	FLORA & BROADDUS.
Converse*•† Miami	Fred P. Clark.
Corunna*•† DeKalb	See Waterloo.
▲Corydon* Harrison	T. J. Wilson.
▲Covington*•† Fountain	CHARLES M. McCABE.
▲Crawfordsville*•† M'ntg'y	FINLEY P. MOUNT.
Crothersville*•†. Jackson	H. H. Prince.
▲Crown Point*•† Lake	J. KOPELKE.
Culver*•† Marshall	H. A. Logan.
Cynthiana*•† Posey	John B. Smith.
Dalevile*•† Delaware	J. M. Fenwich.
Dana*•† Vermillion	E. B. James.
▲Danville*•† Hendricks	HOGATE & CLARK.
Darlington*•† Montgom'y	A. N. Cave.
▲Decatur*•† Adams	E K. ERWIN.
▲Delphi*•† Carroll	SMITH & JULIEN.
Dillsboro*•†. Dearborn	See Aurora.
Dunkirk*•† Jay	J. T. Day.
Earl Park*•† Benton	Fraser & Isham.
East Chicago*•† Lake	B. M. Cheney.
Eaton*•† Delaware	W. H. Younts.
Edinburg*•† Johnson	See Franklin.
Elizabethtown*•† Barth'w	J. H. Bradford.
Elkhart*•† Elkhart	LEVY CHAMBERLAIN.
Ellettsville*•† Monroe	See Bloomington.
Elwood*•† Madison	WARD L. ROACH.
▲English*•† Crawford	See Leavenworth.
▲Evansville*•† Vand'burgh	GEORGE A. CUNNINGHAM, Attorney for First National Bank.
Fairmount*•† Grant	Chas. T. Parker.
Farmland*•†. Randolph	David Wasson.
Flora*•† Carroll	W. A. Pruitt.
Fort Branch*•†. Gibson	Mark L. Harris.
Fortville*•† Hancock	John C. Jenkins.
Fort Wayne*•†. Allen	VESEY & HEATON. Attorneys for Fort Wayne Trust Co.
▲Fowler*•† Benton	FRAZER & ISHAM.
Francesville*•† Pulaski	C. W. Barker.
▲Frankfort*•†. Clinton	J. C. FARBER.
Franklin*•† Johnson	MILLER & BARNETT.
Frankton*•† Madison	J. O. Barrett.
Fremont*•†. Steuben	J. G. Yeagley.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Galveston*† .....Cass	B. B. RICHARDS.
Garrett*† .....De Kalb	H. W. MOUNTZ.
Gas City*† .....Grant	Brandenburg & Linn.
Geneva*† .....Adams	William Drew.
Goodland*† .....Newton	J. W. Oswald.
▲Goshen*† .....Elkhart	MILLER & DRAKE.
Gosport*† .....Owen	E. S. Davis.
▲Greencastle*† ...Putnam	S. A. HAYS.
▲Greenfield*† ...Hancock	MARSH & COOK.
▲Greensburg*† ...Decatur	D. A. MYERS.
Greentown*† ....Howard	Cooper & Somerville.
Greenwood*† ...Johnson	J. F. Crawford.
Hagerstown*† .....Wayne	B. F. Mason.
Hamilton*† ..... Steuben	See Auburn.
Hammond*† ..... Lake	CHARLES. F. GRIFFIN.
▲Hartford City*† Blackf'd	CANTWELL, CANTWELL & SIMMONS.
Hebron*† .....Porter	George C. Gregg.
Hillsboro*† ....Fountain	John W. Newlin.
Hobart*† .....Lake	J. H. Conroy.
Hope*† ....Bartholomew	W. N. Aikin.
Huntingburg*† .. Dubois	LEO H. FISHER.
▲Huntington*†. Hunt'gton	SPENCER & BRANYAN.
Idaville*• .....White	See Monticello.
¶▲Indianapolis*† ..Marion	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142. For responsibility and trustworthiness, refer to any bank in city. In important matters wire Fletcher's Bank, Merchants, or Indiana National at our expense.
Jamestown*† .....Boone	Wm. Darnell.
▲Jasper*† .....Du Bois	Bretz & McFall.
▲Jeffersonville*† ....Clark	S. S. JOHNSON.
Jonesboro*† .....Grant	Henderson Oliver.
Kendallville*† .....Noble	JAMES GRAVES.
▲Kentland*† .....Newton	Cummings & Darroch.
Kewanna*† .....Fulton	A. D. Toner, Jr.
Kingman*† .....Fountain	J. M. Wilkey.
Kirklin*† .....Clinton	George T. Williams.
Knightstown*† ....Henry	C. D. MORGAN.
▲Knox*† .....Starke	GOULD & PETERS.
▲Kokomo*† .....Howard	J. W. COOPER.
Ladoga*† ...Montgomery	M. M. Bachelder.
▲La Fayette*† .. Tip'canoe	WILBER F. SEVERSON. Refers to First National Bank.
La Fontaine*† .. Wabash	See Wabash.
▲La Grange*† ..La Grange	R. D. MACHAN.
Lapel*† ..... Madison	See Anderson.
▲La Porte*† .....La Porte	OSBORN & SALLWASSER.
Laurel*† .....Franklin	See Brookville.
▲Lawrenceburg*† Dearb'n	Warren N. Hauck.
Leavenworth*• Crawford	John H. Weathers.
▲Lebanon*† .....Boone	SAMUEL R. ARTMAN.
Lexington*† ..... Scott	See Scottsburg.
▲Liberty*† ..... Union	Albert Davis.
Ligonier*† .....Noble	W. H. Wigton.
Lima*† .....La Grange	See La Grange.
Linden*† ...Montgomery	See Crawfordsville.
Linton*† .....Greene	J. B. Filbert.
▲Logansport*† .....Cass	MAGEE & FUNK.
Loogootee*† ..... Martin	Henry Wood.
Lowell*† ..... Lake	S. C. Dwyer.
Lynn*† ..... Randolph	See Winchester.
Macy*† .....Miami	See Peru.
▲Madison*† ..... Jefferson	W. O. FORD.
Manilla*† .....Rush	George S. Jones.
Marengo*† ....Crawford	See English.
▲Marion*† .....Grant	GEORGE G. WHARTON.
Markle*† .... Huntington	W. S. Smith.
Marshall*† ..... Parke	See Rockville.
▲Martinsville*† ...Morgan	Renner & McNutt.
Matthews*† .....Grant	See Hartford City.
Medaryville*† ....Pulaski	See Winamac.
Mentone*† ....Kosciusko	J. F. Johnson.
Michigan City*† .Laporte	J. H. ORR.
Middlebury*† ....Elkhart	M. G. Hoover.
Middletown*† .....Henry	E. L. Elliott.
Milan*† .....Ripley	See Lawrenceburg.
Milford*† .....Kosciusko	T. C. McLaughlin.
Milroy*† .....Rush	See Rushville.
Mishawaka*† . St. Joseph	E. Voll Bingham.
Mitchell*† .....Lawrence	W. H. Edwards.
Monon*† .....White	J. G. YORK.
Monroeville*† .....Allen	E. W. Meeks.
Montezuma*† .. ..Parke	F. L. Canine.
▲Monticello*† .....White	GUTHRIE & BUSHNELL.
Montpelier*† ..Blackford	C. W. Kinnan.
Mooresville*† ....Morgan	Jas. M. Bishop.
Morgantown*† ..Morgan	John V. King.
Morocco*† .....Newton	Davis & Dunlap.
Morristown*† .....Shelby	See Shelbyville.
▲Mount Vernon*† ..Posey	E. M. SPENCER.
Mulberry*† .....Clinton	W. H. Peter.

Town and County.	Name.
▲Muncie*† .....Delaware	GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank.
Nappanee*† ..... Elkhart	See Elkhart.
▲Nashville*.....Brown	R. L. Coffey.
▲New Albany*† .....Floyd	KELSO & KELSO.
New Carlisle*† .St. Jos'ph	S. C. Lancaster.
▲New Castle*† .....Henry	D. W. Kinsey.
New Harmony*† ..Posey	A. D. JONES.
New Palestine*† Hancock	N. B. Bradenburgh.
New Paris*† .....Elkhart	A. J. Pickering.
▲Newport*† ....Vermillion	Conley and Whittock.
New Richmond*† .M'tg'y	See Crawfordsville.
▲Noblesville*† ..Hamilton	GAVIN & DAVIS.
North Judson*† ..Starke	G. T. Menish.
No. Manchester*† W'b'sh	JAMES W. ARTHUR.
North Salem*† .Hendr'ks	See Danville.
North Vernon*† ..Jen'gs	LINCOLN DIXON.
Oakland City*† ...Gibson	J. M. Vandeveer.
Odon*† .....Daviess	H. H. Crooke.
Orleans*† .....Orange	Wright & Lingle.
Osgood*† ....Ripley	R. A. Creigmile.
Otterbein*† .....Benton	Bode Lamb.
Owensville*† .... Gibson	A. W. Sprague.
Oxford*† .....Benton	See Fowler.
▲Paoli*† .....Orange	T. B. Buskirk.
Parker*† .....Randolph	Thomas Condon.
Patriot*† ..... Switzerland	See Vevay.
Pendleton*† ....Madison	C. E. Goodrich.
Pennville* .....Jay	Joseph H. Sell.
Perrysville*† .Vermillion	See Newport.
▲Peru*† .....Miami	NOTT N. ANTRIM.
▲Petersburg*† .....Pike	Posey & Chappell.
Pierceton*† ...Kosciusko	J. H. Taylor.
Pittsboro*† ...Hendricks	J. M. Wells.
Plainfield*† ...Hendricks	John Morgan.
▲Plymouth*† .....Marshall	JOHN W. PARKS.
▲Portland*† .....Jay	CORNELIUS CORWIN.
Poseyville*† .....Posey	James Kilroy.
▲Princeton*† .....Gibson	MILLER & MILLER.
Redkey*† .....Jay	George N. Edgar.
Remington*† .....Jasper	Ira W. Yeoman.
▲Rensselaer*† .....Jasper	MORDECAI F. CHILCOTE.
Reynolds*† .....White	See Monticello.
▲Richmond*† .....Wayne	JACKSON & STARR.
Ridgeville*† ...Randolph	N. W. Ferguson.
▲Rising Sun*† .....Ohio	W. W. Williams.
Roachdale*† .....Putnam	See Greencastle.
Roann*† ..... Wabash	D. D. van Buskirk.
Roanoke*† ..Huntington	See Huntington.
▲Rochester*† .....Fulton	HOLMAN & STEPHENSON.
▲Rockport*† .....Spencer	R. E. ROBERTS.
▲Rockville*† ..... Parke	Elwood Hunt.
Rossville*† .....Clinton	John C. Rogers.
Royal Center*† ..... Cass	James M. Fry.
▲Rushville*† ..... Rush	MORRIS, INNIS & MORGAN.
Russellville*† ...Putnam	J. Burnside.
Russiaville*† ....Howard	James W. Cooper.
▲Salem*† .....Washington	F. N. Hostetter.
▲Scottsburg*† .....Scott	SHEA & STOVER.
Sellersburg*† ..... Clark	See Jeffersonville.
Seymour*† .....Jackson	SHEA & WOOD.
▲Shelbyville*† .....Shelby	LOVE & MORRISON.
Sheridan*† .....Hamilton	A. C. PEARSON.
Shipshewana*† LaGrange	J. W. Nusbaum.
Shirley*† .....Henry	Thomas J. De Mund.
Shoals*† .....Martin	J. T. Rogers.
Silver Lake*† .Kosciusko	C. W. Shipley.
▲South Bend*† .St. Joseph	GEO. E. CLARKE. Refers to First National Bank.
South Whitley*† Whitley	F. B. Moe.
▲Spencer*† .....Owen	WILLIS HICKAM.
Spiceland*† .....Henry	H. G. Gergin.
St. Joe Station*† DeKalb	See Auburn.
Star City*† .....Pulaski	See Winamac.
Stilesville* ....Hendricks	See Danville.
▲Sullivan*† .....Sullivan	JOHN S. BAYS.
Summitville*† ..Madison	W. S. Beeson.
Swayzee*† .....Grant	Long & Cassell.
Syracuse*† ....Kosciusko	Geo. W. Miles.
Tell City* .....Perry	John T. Patrick.
▲Terre Haute*† .....Vigo	SAMUEL R. HAMILL.
Thorntown*† .....Boone	See Lebanon.
▲Tipton*† .....Tipton	Waugh, Kemp & Waugh.
Topeka*† .....Lagrange	See Goshen.
Union City*† ..Randolph	BELL & ROSS.
Upland*† .....Grant	See Marion.
▲Valparaiso*† .....Porter	A. D. BARTHOLOMEW.
Veedersburg*† .Fountain	A. Marshall.
▲Vernon*† .....Jennings	T. C. Batchelor.
▲Versailles* ..... Ripley	Adam Stockinger.
▲Vevay*† .....Switzerland	Carroll S. Tandy.
▲Vincennes*† ..... Knox	JAMES W. EMISON.
▲Wabash*† ..... Wabash	OLIVER H. BOGUE.
Wakarusa*† .... Elkhart	S. C. Harrington.
Walkerton*† .St. Joseph	W. A. Dailey.
Wanatah*† ..... La Porte	E. J. Bower.
Warren*† ...Huntington	L. L. Simons.
▲Warsaw*† .....Kosciusko	J. D. WIDAMAN.

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Town and County.	Name.
▲Washington*•† .. Davless	OGDEN & INMAN.
Waterloo*•† ..... De Kalb	C. M. Phillips.
Waveland*•†Montgomery	Acker & Rosebaum.
Waynetown*•†M't'gomery	J. S. Zuck.
W.College Corner..Union	See College Corner, Ohio.
Westfield*•† .....Hamilton	J. E. Hodgin.
West Lebanon*•†. Warren	John R. Crask.
▲West Shoals ..... Martin	See Shoals.
Westville*•† .....La Porte	Azariah Williams.
Whiting*•† ..... Lake	F. N. Gavit.
▲Williamsport*•†.. Warren	C. V. McAdams.
▲Winamac*•† ..... Pulaski	WARREN W. BORDERS.
▲Winchester*•†..Randolph	CALDWELL & NICHOLS.
Windfall*•† ..... Tipton	E. A. Mock.
Wingate*•† .Montgomery	See Crawfordsville.
Winslow*•† ..... Pike	M. M. Rice.
Wolcott*•† ..... White	George F. Baker.
Wolcottville*•†. Lagrange	Isaac Collins.
Worthington*•† .. Greene	H. C. Shaw.
Zionsville*•† ..... Boone	C. H. Beamer.

INDIAN TERRITORY.

Town and County.	Name.
Afton*•†Cherokee Nation	J. S. Truitt.
Ardmore*•† Chick's'wNa.	POTTERF & BOWMAN. Refer to City National Bank.
Atoka*•† ChoctawNation	See Muscogee
Bristow..... Creek	See Stroud, Okl. Ter.
Caddo*•† ....Choctaw Na.	Charles E. McPherson.
Checotah*•† ... Creek Na.	See Muscogee.
Chelsea*•†..Cherokee Na.	D. G. Elliott.
Chickasha*•† Ch'k's'wNa.	WELBORNE & SHEPHERD.
Claremore*•† Cher'k'eNr.	DAVENPORT & HALL.
Comanche*•†Ch'k's'w Na.	See Duncan.
Davis*•† ..Chickasaw Na.	Ulysses B. Rogers.
Duncan*•†.Chickasaw Na.	Wolverton & March.
Durant*•† ...Choctaw Na.	See South McAlester.
Eufaula*•†. Creek Nation	E. I. O'Reilly.
Fairland*•† Cherokee Na.	See Claremore.
Holdenville*•†.Creek Na.	See South McAlester.
Lehigh*•†...Choctaw Na.	A. T. West.
Marietta*•†ChickasawNa.	B. C. Logsdon.
Marlow*•†Chickasaw Na.	W. A. Proctor.
Miami*•† .....Peoria Na.	H. H. McCluer.
Minco*•†..Chickasaw Na.	R. Bond.
Muscogee*•†Creek Nation	T. A. SANSON, JR.
Nowata*•†. Cherokee Na.	E. B. Lawson.
▲Okmulgee*.Creek Nation	See Muscogee.
Pauls Valley*•†C'k's'wNa.	BLANTON & WOLFE.
Purcell*•†.Chickasaw Na.	GEORGE M. MILLER.
Rush Springs*•†Ch'kasaw	See Marlow.
Ryan*•†....Chickasaw Na.	E. E. Morris.
▲S. McAlester*•†Ch't'wNa.	MANSFIELD, McMURRAY & CORNISH.
Sapulpa*•†..... Creek Na.	See Tulsa.
▲Tahlequah*.Cherokee Na.	J. P. Buster.
▲Tishomingo*.C'kas'w Na.	Treadwell & Lucas.
Tulsa*•†....Creek Nation	Poe & Campbell.
Vinita*•†...Cherokee Na.	W. H. KORNEGAY.
Wagoner*•† Creek Nation	Watts & Watts.
▲Wewoka*•†.Seminole Na.	See Muscogee.
Wynnew'd*•† C'kas'w Na.	CYRUS G. KEAN.

IOWA.

Town and County.	Name.
Ackley*•† .....Hardin	J. S. Roberts.
Adair*•† .....Adair	S. B. Gwin.
▲Adel*•† ..... Dallas	P. S. HARRIS.
Afton*•† ..... Union	H. P. Armitage.
Ainsworth*•†Washington	See Washington.
Akron*•†.....Plymouth	M. A. Agnes.
▲Albia*•† .....Monroe	W. A. NICHOL.
Alden*•†..... Hardin	Furry Bros.
Alexander*•† ....Franklin	See Hampton.
▲Algona*•†.....Kossuth	SULLIVAN & McMAHON.
Allerton*•† ..... Wayne	D. D. Shirley.
▲Allison*•†..... Butler	W. S. Montgomery.
Almoral*•† .....Delaware	See Manchester.
Alta*•† .....BuenaVista	H. F. Schultz.
Altavista*•†...Chickasaw	See New Hampton.
Alton*•† .....Sioux	G. W. Pitts.
Altoona*•† ..... Polk	See Des Moines.
Alvord*•† ..... Lyon	J. D. Stewart.
Ames*•†..... Story	G. A. Underwood.
▲Anamosa*•† .....Jones	C. M. BROWN.
Anita*•†..... Cass	Walter E. Haynes.
Anthon*•†.....Woodbury	Walling & Olsson.
Aplington*•†.....Butler	F. B. Royce.
Arcadia*•†..... Carroll	See Carroll.
Archer*•† .....O'Brien	See Primghar.
Arion*•†.....Crawford	See Charter Oak.
Arlington*•†..... Fayette	James Cooney.
Armstrong*•†....Emmett	I. M. Pritchard.
Arthur*•† ..... Ida	See Ida Grove.
Ashton*•† .....Osceola	See Sibley.
Atkins*•† .....Benton	See Vinton.
▲Atlantic*•† ..... Cass	JAMES B. BRUFF.
▲Audubon*•†.....Audubon	JOHN H. MOSIER.
Aurelia*•† .....Cherokee	T. B. Parker, Jr.
Aurora*•† .....Buchanan	See Independence.
Avoca*•†..Pottawattamie	J. L. Blanchard.
Ayrshire*•†.....Palo Alto	See Emmetsburg.
Badger*•† ..... Webster	See Fort Dodge.
Bagley*•† ..... Guthrie	See Guthrie Center.
Bancroft*•† .....Kossuth	P. M. Barslow.
Barnes*•† .....Mahaska	E. B. Skinner.
Barnum*•†.....Webster	See Fort Dodge.
Bartlett*•† .....Fremont	See Hamburg.
Batavia*•† .....Jefferson	M. B. Sparks.
Battle Creek*•†.....Ida	H. L. Hastings.
Baxter*•† .....Jasper	See Newton.
Bayard*•†.....Guthrie	M. J. Hallinan.
Beaconsfield*•† .Ringgold	See Mount Ayr.
Beaman*•† .....Grundy	See Grundy Center.
▲Bedford*•†.....Taylor	FLICK & JOHNSTON.
Belle Plaine*•†.....Benton	T. H. MILNER.
Bellevue*•† .....Jackson	Cole & Cole.
Belmond*•† .....Wright	BRADFORD KNAPP.
Bennett*•†.....Cedar	William Bierkamp.
Birmingham*•† Van Bur'n	W. S. Allen.
Blairsburg*•†...Hamilton	See Webster City.
Blairstown*•† .....Benton	P. H. Lynch.
Blanchard*•† ..... Page	Frank Hooker.
Blencoe*•† .....Monona	See Onawa.
Blockton*•†.....Taylor	FRANK WISDOM.
▲Bloomfield*•†.....Davis	S. S. CARRUTHERS.
Bode*•† .....Humboldt	See Humboldt.
Bonaparte*•†..Van Buren	See Keokuk.
Bondurant*•† .....Polk	See Des Moines.
▲Boone*•† .....Boone	WHITAKER & DALE.
Boyden*•† ..... Sioux	John Connell.
Braddyville*•† ..... Page	See Clarinda.
Bradgate*•†....Humboldt	See Humboldt.
Brayton*•† ..... Audubon	James E. Bruce.
Breda*•†.....Carroll	See Carroll.
Bridgewater*•†.....Adair	See Greenfield.
Brighton*•†..Washington	See Washington.
Bristow*•† ..... Butler	See Allison.
Britt*•†.....Hancock	John F. Thompson.
Brooklyn*•†....Poweshiek	John F. Talbott.
Brush Creek.....Fayette	See Arlington.
Buffalo Cent'r*•†Win'b'go	Patterson & Gordon.
▲Burlington*•†.Des Moines	SEERLEY & CLARK. Refer to German-American Savings Bank.
Burt*•†.....Kossuth	See Algona.
Bussey*•†.....Marion	Theodore West.
Calamus*•†.....Clinton	See Clinton.
Callender*•†.....Webster	E. O. Fitz.
Calmar*•† ... Winneshiek	J. B. Kaye.
Calumet*•† .....O'Brien	See Primghar.
Cambridge*•† .....Story	M. M. Keller.
Cantril*•† ...Van Buren	Henry T. Cox.
Carlisle*•† .....Warren	See Indianola.
▲Carroll*•† ..... Carroll	F. M. POWERS.
Carson*•†.Pottawattamie	Ira Stitt.
Cascade*•† .....Dubuque	J. C. Kelly.
Casey*•† .....Guthrie	A. M. Fagan.
Castana*•† .....Monona	See Onawa.
Cedar Falls*.Black Hawk	J. C. SCOTT.
Cedar Rapids*•† .....Linn	U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank.
Center Point*•†.....Linn	H. C. Fruitly.
▲Centerville*•†..Appanoose	VERMILION & VALENTINE.
Central City*•† .....Linn	See Cedar Rapids.
▲Chariton*•†.....Lucas	F. M. STUART.
▲Charles City*•†.....Floyd	ELLIS & ELLIS.
Charlotte*•† .....Clinton	See Clinton.
Charter Oak*•†.Crawford	Harding & Harding.
Chattsworth*•†.....Sioux	See Hawarden.
Chelsea*•†..... Tama	See Toledo.
▲Cherokee*•† .....Cherokee	THOMAS McCULLA.
Chester*•†..... Howard	See Cresco.
Churdan*•†.....Greene	N. F. Bates.
Cincinnati*•†..Appanoose	J. C. McDonald & Bro.
Clare*•† .....Webster	See Fort Dodge.
Clarence*•† .....Cedar	George McLeod.
▲Clarinda*•† ..... Page	T. E. CLARK.
▲Clarion*•†.....Wright	NAGLE & NAGLE.
Clarksville*•† ..... Butler	C. G. Burling.
Clearfield*•† .....Taylor	J. R. Plummer.
Clear Lake*•†Cerro Gordo	D. W. HURN.
Cleghorn*•† ....Cherokee	See Sioux City.
Clermont*•† .....Fayette	William Larrabee, Jr.
▲Clinton*•†.....Clinton	CHASE & SEAMAN. Long distance Bell telephone, No. 88. References: City National Bk; Chicago, Northern Trust Co.
Clio*•†..... Wayne	See Corydon.
Coggon*•† ..... Linn	Henry Troy.
Coin*•†..... Page	B. V. Draper.
Colesburg* .....Delaware	See Manchester.
Colfax*•†.....Jasper	G. M. Tripp.
College Springs* ....Page	J. R. Priest.

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Town and County.	Name.
Collins*† .....Story	See Rhodes.
Colo*† .....Story	See Nevada.
Columbus Junc.*†Louisa	F. M. MOLSBERRY.
Conrad*† .....Grundy	W. A. Eckles.
Conway*† .....Taylor	A. A. Leachy.
Coon Rapids*†....Carroll	J. W. Lee.
▲Corning*† .....Adams	D. H. MEYERHOFF.
Correctionville*† Wo'd'y	Earl Edmunds.
Corwith*† .....Hancock	C. R. Wood.
▲Corydon*† .....Wayne	HART & POSTON.
▲Council Bluffs*†Pottaw'e	JOHN M. GALVIN.
Crawfordsville*† Wash'n	See Washington.
▲Cresco*† .....Howard	REED & REED.
▲Creston*† .....Union	SULLIVAN & SULLIVAN.
Crystal Lake....Hancock	See Garner.
Cumberland*† .....Cass	Curtis, Follett & Curtis.
Curlew*† .....Palo Alto	See Emmetsburg.
Cushing*† .....Woodbury	See Holstein.
Cylinder*† .....Palo Alto	See Emmetsburg.
▲Dakotah*† .....Humboldt	A. D. Bicknell.
Dallas Center*† ...Dallas	See Adel.
Dana*† .....Greene	See Jefferson.
Danbury*† ...Woodbury	C. W. Piersol.
Danville*†...Des Moines	See Burlington.
▲Davenport*† .....Scott	WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
Davis City*† .....Decatur	J. H. Kling.
Dayton*† .....Webster	J. H. Lindburg.
Decatur*† .....Decatur	JOHN S. SHIELDS.
▲Decorah*† ..Winneshiek	H. F. BARTHELL.
Dedham*† .....Carroll	See Carroll.
Deep River*† .Poweshiek	See Montezuma.
Defiance*† .....Shelby	See Harlan.
Delhi*† .....Delaware	E. C. Perkins.
Delmar*† .....Clinton	See Clinton.
Delta*† .....Keokuk	See Sigourney.
▲Denison*† .....Crawford	I. V. JACKSON.
Derby*† .....Lucas	J. A. Penick.
¶▲Des Moines*† .....Polk	BAILY, BALLREICH & PRESTON. Corporation and insurance law. Commercial collections and bankruptcy practice a specialty. References: Any bank in the city.
" ..... "	DALE, ALLEN & PATTON. Bradstreet's local attorneys. References: Central State Bank; Marquardt Savings Bank.
De Soto*† .....Dallas	See Adel.
De Witt*† .....Clinton	R. B. WOLFE.
Dexter*† .....Dallas	E. T. Short.
Diagonal*† .....Ringgold	E. H. Stringham.
Dickens*† .....Clay	T. J. O'Donnell.
Dixon*† .....Scott	See Wheatland.
Dolliver ..... Emmet	See Armstrong.
Donnellson*† .....Lee	See Fort Madison.
Doon*† .....Lyon	John P. Tinley.
Dow City*† ....Crawford	See Denison.
Dows*† .....Wright	I. C. Fenninger.
▲Dubuque*† .... Dubuque	LINDSAY & ALLISON. Refer to any banker or jobber in Dubuque.
Dumont*† .....Butler	See Allison.
Duncombe*† ....Webster	See Ft. Dodge.
Dunkerton*† Blackhawk	See Waterloo.
Dunlap*† .....Harrison	Stanley E. Wilmot.
Durant*† .....Cedar	D. H. Smoke.
Dyersville*† ....Dubuque	A. M. UTT.
Dysart*† .....Tama	See Vinton.
Eagle Grove*† ...Wright	McGRATH & BRYAN.
Earlham*† .....Madison	C. B. Johnson.
Earling*† .....Shelby	See Harlan.
Earlville*† .....Delaware	W. I. Millen.
Early*† .....Sac	See Sac City.
East Peru*.....Madison	See St. Charles.
Eddyville*† .....Wapello	W. R. Nelson.
Edgewood*† .....Clayton	L. B. Blanchard.
Elberon*† .....Tama	E. P. Scrable.
Eldon*† .....Wapello	J. E. Varnum.
▲Eldora*† .....Hardin	H. L. HUFF.
Eldridge*† .....Scott	See Davenport.
Elgin*† .....Fayette	L. J. Paldo.
▲Elkader*† .....Clayton	W. A. Preston.
Elkport*† .....Clayton	See Elkader.
Elliott*† ....Montgomery	T. W. Craig.
Ellston*† .....Ringgold	See Diagonal.
Ellsworth*● ....Hamilton	See Webster City.
Elma*† .....Howard	H. L. Spaulding.
Emerson*† .....Mills	See Carson.
▲Emmetsburg*† Palo Alto	C. E. COHOON.
Epworth*† .....Dubuque	See Dubuque.
Essex*† .....Page	John S Holland.
▲Estherville*† .....Emmet	GEORGE W. ADAMS.
Everly*† ..... Clay	M. Fell.
Exira*† .....Audubon	W. R. Copeland.
Fairbank*† ....Buchanan	See Independence.
▲Fairfield*† .....Jefferson	Rollin J. Wilson.
Farley*† .....Dubuque	See Dyersville.
Farmington*† Van Buren	W. D. McCORMICK.
Farnhamville*† .Calhoun	See Rockwell City.
Farragut*† .... Fremont	See Hamburg.
Fayette*† .....Fayette	T. D. Peterman.
Fenton .....Kossuth	See Algona.
Fertile* ..... Worth	See Northwood.
Floyd*† .....Floyd	See Charles City.
Fonda*† .....Pocahontas	W. H. Healy.
Fontanelle*† .....Adair	Charles T. Launder.
▲Forest City*† Winnebago	L. O. HATCH.
Ft. Atkinson*† Win'eshi'k	See Decorah.
▲Fort Dodge*† ...Webster	FRANK FARRELL.
▲Fort Madison*† ..... Lee	HENRY S. BUESCHER.
Foster*† .....Monroe	See Albia.
Fostoria*● ..... Clay	See Spencer.
Fredericksb'g*† Chick'w	See New Hampton.
Fremont*† ..... Mahaska	See Oskaloosa.
Galt*† .....Wright	See Clarion.
Galva*† ..... Ida	C. B. Mote.
Garden Grove* .. Decatur	S. H. Amos.
Garner*† .....Hancock	Ramsey & Blackstone.
Garrison*† ..... Benton	See Vinton.
Garwin*† ..... Tama	R. P. Fitzgerald.
George*† .....Lyon	L. Vogt.
Germania*† .... Kossuth	E. O. Fitz.
Gilman*† ..... Marshall	See Marshalltown.
Gilmore City*† Pocahon's	L. E. England.
Gladbrook*† ..... Tama	G. L. Wilbur.
▲Glenwood*† ..... Mills	E. B. WOODRUFF.
Glidden*† ..... Carroll	K. W. Marean.
Goldfield*† .....Wright	W. C. Dewell.
Goodell*† ..... Hancock	W. O. Butterfield.
Gowrie*† ..... Webster	J. Y. STIER.
Graettinger*† ..Palo Alto	See Emmetsburg.
Grafton*† .....Worth	See Northwood.
Grand Junction*† Greene	W. W. Turner.
Grand River*† ..Decatur	See Leon.
Granville*† ..... Sioux	See Orange City.
Gravity*† ..... Taylor	Charles Morris.
Gray*● ..... Audubon	See Audubon.
Greeley*† .... Delaware	See Manchester.
Greene*† ..... Butler	E. W. Soesbe.
▲Greenfield*† ..... Adair	J. A. STOREY.
Grimes*† .....Polk	See Des Moines.
Grinnell*† ....Poweshiek	HAINES & LYMAN.
Griswold*† ..... Cass	Bryant & Bryant.
▲Grundy Center*● Grundy	R. J. WILLIAMSON.
▲Guthrie Center*† Guthrie	JOHN W. FOSTER.
Guttenburg*● .... Clayton	W. C. Lewis.
Halbur*† ..... Carroll	See Carroll.
Hamburg*† .....Fremont	Hammond & Stevens.
▲Hampton*† .....Franklin	JOHN M. HEMINGWAY.
Hancock*† Pottawatomie	See Avoca.
Hanlontown..... Worth	See Northwood.
Hardy*† ..... Humboldt	See Livermore.
▲Harlan*† .....Shelby	T. R. MOCKLER.
Harper*† .....Keokuk	See Sigourney.
Harris*† ..... Osceola	Dean & Belknap.
Hartley*† .....O'Brien	J. W. WALTER.
Hastings*† ..... Mills	See Glenwood.
Havelock*† ..Pocahontas	See Pocahontas.
Hawarden*† ..... Sioux	JOHN B. VAN DYKE.
Hawkeye*† ..... Fayette	Y. E. Dibble.
Hayfield*† .....Hancock	See Garner.
Hazleton*† ... Buchanan	E. R. Prindle.
Hedrick*† ..... Keokuk	JOHN T. BROOKS.
Henderson*† .....Mills	See Glenwood.
Holstein*† ..... Ida	R. H. Smith.
Hopkinton*† .. Delaware	See Delhi.
Hornick*† ... Woodbury	See Sioux City.
Hosper*† ..... Sioux	See Orange City.
Hubbard*† ..... Hardin	E. R. Seaton.
Hudson*† ...Black Hawk	See Waterloo.
Hull*† .....Sioux	See Sheldon.
Humboldt*† .. Humboldt	PROUTY, COYLE & PROUTY.
Humeston*† ..... Wayne	Poston & Thorn.
Huntington ..... Emmet	See Armstrong.
▲Ida Grove*† ..... Ida	HOMER S. BRADSHAW.
Imogene*† ..... Fremont	See Hamburg.
▲Independence*† Buchan'n	COOK & LEACH.
▲Indianola*† ..... Warren	O. C. BROWN.
Inwood*† .....Lyon	See Rock Rapids.
Ionia*† ..... Chickasaw	See New Hampton.
Iowa City*† .....Johnson	A. E. SWISHER.
Iowa Falls*† .....Hardin	A. M. BRYSON.
Ireton*† .....Sioux	S. H. Carr.
Irwin*† ..... Shelby	See Harlan.
Jamica ..... Guthrie	See Perry.
Janesville*† ..... Bremer	M. B. Dougherty.
▲Jefferson*† .....Greene	Owen Lovejoy.
Jesup*† ..... Buchanan	James Dalton.
Jewell*● ..... Hamilton	J. M. Blake.
Jolley*† ..... Calhoun	See Rockwell City.
Kalona*† ....Washington	W. H. Palmer.
Kanawha..... Hancock	See Britt.
Kamrar*† ..... Hamilton	See Webster City.
Kellerton*† .... Ringgold	W. W. Peasley.
Kellogg*† ..... Jasper	E. M. Ives.
Kensett*† .....Worth	See Northwood.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Kent*† ..... Union	See Creston.
Keokuk*† ..... Lee	SAWYER & BLOOD. Refer to Keokuk Savings Bank.
▲Keosauqua*†. Van Buren	MITCHELL & SLOAN.
Keota*† ..... Keokuk	See Sigourney.
Keswick*† ..... Keokuk	See Sigourney.
Keystone*† ..... Benton	See Blairstown.
Kingsley*† .... Plymouth	John M. Wormley.
Kiron* ..... Crawford	See Denison.
Kirkman*† ..... Shelby	See Harlan.
Klemme*† .... Hancock	See Garner.
Knowlton*† ... Ringgold	See Blockton.
▲Knoxville*† ..... Marion	G. W. Crozier.
Lacona*† ..... Warren	See Indianola.
Ladora*† ..... Iowa	See Marengo.
Lake City*† ..... Calhoun	HUTCHISON & JACOBS.
Lake Mills*† . Winnebago	L. W. Torgeson.
Lake Park*† .. Dickinson	W. S. King.
Lake View*† ..... Sac	See Sac City.
Lamoni*† ..... Decatur	R. P. Olsen.
Lamont*† ..... Buchanan	See Independence.
Lamotte*† ..... Jackson	See Maquoketa.
Lansing*† ..... Allamakee	J. H. Trewin.
La Porte City*† Bl'k H'wk	S. T. Mears.
Larchwood*† ..... Lyon	W. T. Ryan.
Larrabee*† ..... Cherokee	A. R. Molyneux.
Latimer*† ..... Franklin	See Hampton.
Laurens*† ... Pocahontas	J. H. ALLEN.
Lawler*† ..... Chickasaw	Wm. H. Parker.
Ledyard*† ..... Kossuth	See Algona.
Leeds*† ..... Woodbury	See Sioux City.
Lehigh*† ..... Webster	G. D. Thompson.
▲Le Mars*† ..... Plymouth	E. T. BEDELL.
Lenox*† ..... Taylor	A. J. Johnson.
▲Leon*† ..... Decatur	V. R. McGINNIS.
Leroy*† ..... Decatur	See Leon.
Lester* ● ..... Lyon	J. L. Mitchell.
Letts*† ..... Louisa	P. T. McVay.
Lewis*† ..... Cass	F. J. Macomber.
Lime Spring*† .... Howard	C. N. Flagler.
Linden*† ..... Dallas	See Adel.
Lineville*† ..... Wayne	J. F. Duff.
Linn Grove*† Buena Vista	C. L. Ward.
Lisbon*† ..... Linn	W. M. Whittemore.
Liscomb*† ..... Marshall	See Marshalltown.
Little Rock*† ..... Lyon	See Rock Rapids.
Little Sioux* .... Harrison	L. H. Bassett.
Livermore*† .. Humboldt	F. M. Miles.
▲Logan*† ..... Harrison	L. R. BOLTER & SONS.
Lohrville*† ..... Calhoun	William Towers.
Lone Rock ..... Kossuth	See Algona.
Lone Tree*† .... Johnson	See Iowa City.
Lorimor*† ..... Union	Wisdom & Shatto.
Lost Nation*† .... Clinton	See Clinton.
Lovilia*† ..... Monroe	See Albia.
Lowden*† ..... Cedar	D. D. McGillivray.
Lucas*† ..... Lucas	J. C. Baker, Jr.
Lu Verne*† ..... Kossuth	Charles W. Goodwin.
Lynnville*† ..... Jasper	Joseph Arnold.
Lyons*† ..... Clinton	See Clinton.
Macedonia*† Pot'w't'mie	J. C. Rayburn.
Madrid*† ..... Boone	J. W. Near.
Magnolia* ..... Harrison	See Logan.
Malcolm*† .... Poweshiek	H. E. Boyd.
Mallard*† ..... Palo Alto	See Emmetsburg.
Malvern*† ..... Mills	D. E. WHITFIELD.
▲Manchester*† .. Delaware	BRONSON & CARR.
Manilla*† ..... Crawford	See Denison.
Manly* ..... Worth	See Northwood.
Manning*† ..... Carroll	THOMAS H. BOYLAN.
Manson*† ..... Calhoun	B. B. FOSTER.
Mapleton*† ..... Monona	Chrisman & Chrisman.
▲Maquoketa*† .... Jackson	C. W. FARR.
Marathon*† . Buena Vista	See Storm Lake.
Marble Rock*† ..... Floyd	J. W. Martin.
Marcus*† ..... Cherokee	J. E. Jones.
▲Marengo*† ..... Iowa	THOMAS STAPLETON.
▲Marion*† ..... Linn	GIFFIN & VORIS.
Marne*† ..... Cass	See Atlantic.
▲Marshalltown*† Marshall	J. M. WHITAKER. Refers to any bank in the city.
Martinsburg*† .. Keokuk	See Sigourney.
▲Mason City*† . Cerro G'do	BLYTHE & MARKLEY.
Masonville*† ... Delaware	See Manchester.
Massena*† ..... Cass	Temple & Temple.
Matlock*† ..... Sioux	See Orange City.
Maurice*† ..... Sioux	See Orange City.
Maxwell*† ..... Story	E. H. Addison.
Maynard*● ..... Fayette	See Oelwein.
McCallsburg*† .... Story	F. H. Noble.
McGregor*† ..... Clayton	A. Chapin.
McIntire*† ..... Mitchell	See Riceville.
Mechanicsville*† .. Cedar	W. H. Smith.
Mediapolis*† . Des Moines	J. H. Scott.
Melbourne*† .... Marshall	See Marshalltown.
Melrose*† ..... Monroe	See Albia.
Menlo*† ..... Guthrie	See Stuart.
Meriden*† ..... Cherokee	See Cherokee.
Merrill*† ..... Plymouth	W. J. Lawrence.

Town and County.	Name.
Meservey*● .. Cerro Gordo	See Mason City.
Miles*† ..... Jackson	See Sabula.
Milford*† ..... Dickinson	J. L. Bascom.
Millersburg*† ..... Hancock	See Garner.
Milo*† ..... Warren	G. W. Burgess.
Milton*† ..... Van Buren	See Keosauqua.
Minburn*† ..... Dallas	See Adel.
Minden*† Pottawattamie	John W. Crow.
Mingo*† ..... Jasper	See Newton
Missouri Valley*† Har's'n	C. W. KELLOGG.
Mitchell*† ..... Mitchell	See Osage.
Mitchellville*† ..... Polk	F. W. Swearingen.
Modale*† ..... Harrison	See Missouri Valley.
Mondamin*† ... Harrison	L. C. Brown.
Monona*† ..... Clayton	See Postville.
Monroe*† ..... Jasper	J. Kipp & Son.
▲Montezuma*† Poweshiek	CLARK & CLARK.
Monticello*† ..... Jones	M. W. HERRICK.
Montour*† ..... Tama	C. J. Stevens.
Moorhead*† ..... Monona	See Onawa.
Moravia*† .... Appanoose	A. B. Horn.
Morning Sun*† ... Louisa	Courts & Curran.
Moulton*† ... Appanoose	J. R. Barkley.
Mount Auburn*† . Benton	See Vinton.
▲Mount Ayr*† ... Ringgold	R. F. ASKREN.
▲Mount Pleasant*† . Henry	BABB & BABB.
Mount Union*† .. Henry	See Mount Pleasant.
Mount Vernon*● .... Linn	Charles W. Kepler.
Moville*† ..... Woodbury	See Kingsley.
Murray*● ..... Clarke	A. B. Miller.
▲Muscatine*† .. Muscatine	JAYNE & HOFFMAN.
Mystic*† ..... Appanoose	K. E. LEIGHTON.
Nashua*† .... Chickasaw	Spriggs, Clary, & Yarger.
Nemaha ..... Sac	See Odebolt.
Neola*† .. Pottawattamie	J. G. Bardsley.
▲Nevada*† ..... Storey	GEORGE W. DYER.
New Albin*† . Allamakee	See Waukon.
Newell*† .... Buena Vista	I. W. Bane.
Newhall*† ..... Benton	See Blairstown.
▲New Hampton*† Ch'kasa	J. W. SANDUSKY.
New Hartford*† .. Butler	See Allison.
New Liberty*● ..... Scott	See Durant.
New London*† .... Henry	L. W. Crissinger.
New Market*† .... Taylor	See Clarinda.
New Providence* . Hardin	See Eldora.
New Sharon*† .. Mahaska	See Oskaloosa.
▲Newton*† ..... Jasper	W. G. CLEMENTS.
New Virginia*† .. Warren	W. J. Davidson.
Nichols*† ..... Muscatine	See West Liberty.
Nodaway*† ..... Adams	See Villisca.
Nora Springs*† .... Floyd	Fred Haynes.
North English*† .... Iowa	J. D. Butler.
Northwood*† ..... Worth	M. A. Zollinger.
▲Norwalk*† ..... Warren	See Indianola.
Norway*† ..... Benton	See Belleftontaine.
Oakland*† Pottawatt'mie	A. B. Johns.
Oakville*† ..... Louisa	See Wappelo.
Ocheyedan*† .... Osceola	See Sibley.
Odebolt*† ..... Sac	W. A. Heisell.
Oelwein*† ..... Fayette	ANDERS & ELLIOTT.
Ogden*† ..... Boone	E. M. Andrews.
Olds*† ..... Henry	See Mt. Pleasant.
Olin*† ..... Jones	B. J. Lancamp.
▲Onawa*† ..... Monona	CHARLES E. UNDERHILL.
Onslow*† ..... Jones	See Anamosa.
▲Orange City*† ..... Sioux	G. W. PITTS.
Orient*† ..... Adair	See Greenfield.
▲Osage*† ..... Mitchell	GALEN F. HUMBERT.
▲Osceola*† ..... Clarke	WILLIAM B. TALLMAN.
▲Oskaloosa*† ... Mahaska	W. W. HASKELL.
Ossian*† ..... Winneshiek	M. J. Carter.
Ota*† ..... Woodbury	Cutting & Willett.
Ottosen*† ..... Humboldt	See Dakota.
▲Ottumwa*† ..... Wapello	E. E. McELROY. Refers to First and Ottumwa National banks.
Oxford*† ..... Johnson	P. R. Ford.
Oxford Junction*† Jones	O. J. Felton.
Packwood*† .. Jefferson	See Fairfield.
Panama*† ..... Shelby	See Harlan.
Panora*† ..... Guthrie	J. W. Morris.
Parkersburg*† .... Butler	Courtwright, Arbuckle & Evans.
Parnell*† ..... Iowa	See Williamsburg.
Paton*† ..... Greene	See Jefferson.
Paullina*† ..... O'Brien	David Algyer.
Pella*† ..... Marion	P. H. BOUSQUET.
Percival*† ..... Fremont	See Hamburg.
Perry*† ..... Dallas	CARDELL & GIDDINGS.
Persia*† ..... Harrison	See Avoca.
Peterson*† ..... Clay	E. W. Fillmore.
Pierson*† ..... Woodbury	See Correctionville.
Pilot Mound*† .... Boone	See Boone.
Pioneer*† ..... Humboldt	See Gilmore City.
Plainfield*† ..... Bremer	See Waverly.
Pleasanton*† .... Decatur	See Leon.
Pleasantville*† ... Marion	See Knoxville.
Plover*† ..... Pocahontas	See Rolfe.
Plymouth*† Cerro Gordo	See Mason City.
▲Pocahontas* . Pocahontas	W. C. Ralston.
Pomeroy*† ..... Calhoun	D. M. Kelleher.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Popejoy*•†.....Franklin	J. H. Popejoy.
Portsmouth*•† .....Shelby	See Harlan.
Postville*•† ...Allamakee	William Shepherd.
Prairie City*•† .....Jasper	Clements & Arnold.
Prescott*•†.....Adams	See Corning.
Preston*•†.....Jackson	A. L. Bartholomew.
▲Primghar*•†.....O'Brien	O. H. MONTZHEIMER.
Promise City*•† .. Wayne	See Corydon.
Pulaski*•†..... Davis	See Bloomfield.
Quimby*•†.....Cherokee	See Cherokee.
Radcliffe*•† .....Hardin	Frank H. Noble.
Randall*•† .....Hamilton	See Webster City.
Randolph*•† .....Fremont	See Sidney.
Redding*•† .....Ringgold	J. M. Bellamy.
Redfield*•†.....Dallas	See Adel.
▲Red Oak*•†..Montgomery	R. W. BEESON.
Reinbeck*•† .....Grundy	S. W. DeWolf.
Remsen*•† .....Plymouth	E. S. Lloyd.
Renwick*•• .....Humboldt	See Humboldt.
Rhodes*•† .....Marshall	Thomas Watts.
Riceville*•† .....Mitchell	B. N. Henericks.
Richland*•† .....Keokuk	P. L. Moorman.
Ridgeway*•† Winneshiek	W. H. Klemme.
Ringsted.....Emmet	See Estherville.
Rippey*•† .....Greene	See Perry.
Riverside*•† Washington	See Washington.
Riverton*•† .... Fremont	W. H. Norcutt.
Rockford*•† .....Floyd	C. S. Moore.
▲Rock Rapids*•† .....Lyon	GREENLEAF & GREENLEAF.
Rock Valley*•† .... Sioux	O. G. Reiniger.
Rockwell*•† Cerro Gordo	Campbell & Kehoe.
▲Rockwell City*•† Calhoun	M. W. FRICK.
Rodman*•† .....Palo Alto	See Ruthven.
Rodney*•† .....Monona	See Mapleton.
Roland*•† ..... Story	See Nevada.
Rolfe*•† .....Pocahontas	S. H. Kerr.
Rowan*•† ..... Wright	See Clarion.
Rudd*•† ..... Floyd	See Charles City.
Russell*•† ..... Lucas	See Chariton.
Ruthven*•.....Palo Alto	WM. A. O'DONNELL.
Rutland*•† .....Humboldt	See Dakotah.
Ryan*•† .....Delaware	See Manchester.
Sabula*•†.....Jackson	George K. Hilsinger.
▲Sac City*•†.....Sac	MILES W. NEWBY.
Salem*•† .....Henry	F. S. Bell.
Salix*•† .....Woodbury	See Sioux City.
Sanborn*•† .....O'Brien	C. A. Babcock.
Schaller*•† ..... Sac	A. P. Searle.
Schleswig ..... Crawford	See Denison.
Scranton*•† .....Greene	Clark & Cressler.
Sexton*† ..... Kossuth	See Algona.
Seymour*•†.....Wayne	See Corydon.
Shannon City*•† ...Union	See Creston.
Sharpsburg* ..... Taylor	See Bedford.
Sheffield*•† ..... Franklin	C. F. Johnson.
Shelby*•† .....Shelby	W. S. Wickersham.
Sheldahl*•† .....Polk	See Des Moines.
Sheldon*•†.....O'Brien	G. T. WELLMAN.
Shell Rock*•† .....Butler	G. A. McIntyre.
Shellsburg*•† .....Benton	See Vinton.
Shenandoah*•† .....Page	W. P. FERGUSON.
▲Sibley*•†.....Osceola	G. W. LESTER.
▲Sidney*•† .....Fremont	W. E. Mitchell.
▲Sigourney*•† .....Keokuk	C. M. BROWN.
Silver City*•†.....Mills	See Glenwood.
Sioux Center*•† .....Sioux	See Orange City.
▲Sioux City*•†..Woodbury	QUICK & CARTER. Attorneys for Webb Bros. Co., Sioux City. Reference: Security National Bank. Notary in office.
Sioux Rapids*•†.Buena V.	D. F. Johnson.
Slater*•† .....Story	S. O. Wald.
Sloan*•† .....Woodbury	W. D. Buckley.
Smithland*•†..Woodbury	See Oto.
Solon*•† .....Johnson	See Iowa City.
South English*•†.Keokuk	See Sigourney.
▲Spencer*•† .....Clay	CORY & BEMIS.
▲Spirit Lake*•†..Dickinson	Cory, Arnold, & Everett.
Springville*•.....Linn	See Marion.
Stacyville*•• ..... Mitchell	See Osage.
Stanhope*•† .....Hamilton	See Webster City.
Stanley*•†.....Buchanan	See Independence.
St. Ansgar*•† .....Mitchell	See Osage.
St. Anthony*•†..Marshall	See Marshalltown.
Stanton*•†..Montgomery	See Red Oak.
Stanwood*•†.....Ceder	See Tipton.
State Center*•†..Marshall	James Allison.
St. Benedict .....Kossuth	See Algona.
St. Charles*•† ....Madison	C. F. Wood & Co.
SteamboatRock*•†Hardin	See Eldora.
▲Storm Lake*•†..Buena V.	A. D. BAILIE.
Story City*•† .....Story	Bartlett & Slaughter.
Stratford*•† .....Hamilton	See Webster City.
Strawberry Point*•†Cl't'n	A. R. Cole.
Struble*•†.....Plymouth	See Le Mars.
Stuart*•†..... Guthrie	F. O. HINKSON.
Sully*•†..... .....Jasper	See Newton.
Sumner*•†..... Bremer	W. R. McClure.

Town and County.	Name.
Superior*•†.... Dickinson	See Spirit Lake.
Sutherland*•†..... O'Brien	George F. Colcord.
Swaledale*•†Cerro Gordo	See Mason City.
Swan*•†.....Marion	E. Stout.
Swea City*•†..... Kossuth	J. M. Dye.
Tabor*•†..... Fremont	L. A. Hill.
Tama*•†..... Tama	See Toledo.
Templeton*•†..... Carroll	See Carroll.
Terril* .....Dickinson	See Spirit Lake.
Thompson*•†..Winnebago	John A. Hyndman.
Thor*•† .....Humboldt	See Humboldt.
Thornburg*•† ... Keokuk	See Sigourney.
Thornton*•† Cerro Gordo	Cliggett & Rule.
Thurman* ..... Fremont	See Sidney.
Tingley*•†..... Ringgold	See Mt. Ayr.
▲Tipton*•†..... Cedar	WRIGHT & WRIGHT.
Titonka.....Kossuth	E. J. Berry.
▲Toledo*•† ..... Tama	STRUBLE & STIGER.
Tracy*•† ..... Tama	Endicott & Pratt.
Tripoli*•†..... Bremer	See Waverly.
Truro*•† .....Madison	See New Virginia.
Union*•†..... Hardin	E. W. Lundy.
University Place*...Polk	See Des Moines.
Urbana* ..... Benton	Fred Wyckoff.
Ute*•†..... Monona	Richard & McMaster.
Vail*•†.....Crawford	M. V. O'Hare.
Valley Junction*•†..Polk	Herman Raaz.
Van Horne*•† .... Benton	See Blairstown.
Vanmeter*•† ..... Dallas	See Adel.
Van Wert*•† .... Decatur	See Garden Grove.
Ventura*•... Cerro Gordo	See Mason City.
Victor*•† .....Iowa	T. A. Victor.
Villisca*•†.. Montgomery	F. P. GREENLEE.
Vincent*•†..... Webster	See Ft. Dodge.
▲Vinton*•†..... Benton	CATO SELLS.
Volga*•† ..... Clayton	See Elkader.
Walcott*•† ..... Scott	See Davenport.
Walker*•†..... Linn	See Marion.
Wallingford .....Emmet	L. Woods.
Wall Lake*•†..... Sac	A. B. Barclay.
Walnut*•† Pottawattamie	O. Mosher.
▲Wapello*•†..... Louisa	L. A. & R. L. REILEY.
▲Washington*•†. Wash'ton	MARSH W. BAILEY.
Washta*•† ..... Cherokee	H. L. Loft.
▲Waterloo*•†.Black Hawk	MULLAN & PICKETT.
Watkins*•†..... Benton	See Marengo.
Waucoma*..... Fayette	J. B. Rockwood.
▲Waukon*•† .... Allamakee	D. J. MURPHY.
▲Waverly*•† ..... Bremer	J. Y. HAZLETT.
Wayland*•†..... Henry	See Mt. Pleasant.
Webb..... Clay	See Spencer.
▲Webster City*•†Hamilton	A. N. BOEYE.
Weldon*•† ..... Decatur	See Leon.
Wellman*•† Washington	H. G. Moore.
Wellsburg*•† ..... Grundy	See Grundy Center.
Wesley*•† ..... Kossuth	Bonar & Fellows.
West Bend*•†... Palo Alto	G. C. Hoover.
West Branch*•†.... Cedar	George C. Hoover.
Westgate*•† ..... Fayette	See Oelwein.
West Liberty*•†.Muscat'e	J. E. McINTOSH.
West Mitchell*•. Mitchell	See Osage.
West Point*•† ..... Lee	See Fort Madison.
West Side*•†.... Crawford	John C. Suter.
▲West Union*•†...Fayette	AINSWORTH & AINSWORTH.
What Cheer*•†....Keokuk	T. C. LEGOE.
Wheatland*•†..... Clinton	Carroll Bros.
Whiting*•† ..... Monona	A. M. Bowen.
Whittemore*•†... Kossuth	Welt Miller.
Whitten*•†..... Hardin	See Eldon.
Williams*•†..... Hamilton	Gade Bros.
Williamsburg*•†..... Iowa	THOMAS & THOMAS.
Wilton Jc*.....Muscatine	E. P. Ingham.
Winfield*•†..... Henry	B. B. Lindly.
▲Winterset*•†..... Madison	FREDERICK MOTT.
Winthrop*•†... Buchanan	See Independence.
Wiota*•† ..... Cass	See Atlantic.
Woden ..... Hancock	William Doolittle.
Wolcott* ..... Scott	See Davenport.
Woodbine*•†.... Harrison	H. F. Johns.
Woodburn*•†..... Clarke	See Osceola.
Woodward*•†..... Dallas	See Perry.
Woolstock*•† ..... Wright	L. W Tyrrell.
Worthington*•†.Dub'que	See Farley.
Wyoming*•†..... Jones	W. I. CHAMBERLAIN.
Yale*•† ..... Guthrie	I. C. Sheets.
Yarmouth*•†. Des Moines	See Medinpolis.
Zearing*•†..... Story	See Nevada.

KANSAS.

▲Abilene*•†..... Dickinson	H. L. HUMPHREY.
Admire*•† ..... Lyon	Fremont Miller.
Allen*•†..... Lyon	Will Wayman.
▲Alma*•† .....Wabaunsee	J. B. BARNES.
Almena*•†..... Norton	See Norton.
Alton*•†..... Osborne	Brown & Goddard.
Altoona*•†..... Wilson	R. O. Graham.
▲Anthony*•†..... Harper	H. LLEWELYN JONES.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

THE NEW YORK PUBLIC LIBRARY
ASTOR, LENOX AND TILDEN FOUNDATIONS.

Town and County.	Name.
Arcadia*† .....Crawford	O. S. Henderson.
Argentine*†..Wyandotte	See Kansas City, Mo.
Argonia*† .....Sumner	E. W. Springer.
Arkansas City*† .Cowley	NORMAN BARKER.
Arlington*† .....Reno	Austin O. Hays.
▲Ashland*† .....Clark	H. J. Bone.
▲Atchison.*† ....Atchison	WAGGENER, HORTON & ORR. Refer to The First National Bank of Chicago; Exchange National Bank, Atchison.
Athol*† .....Smith	See Smith Center.
Attica*† .....Harper	J. D. Bradley.
▲Atwood*† .....Rawlins	J. P. Noble.
Augusta*† .....Butler	See El Dorado.
Axtell*† .....Marshall	See Marysville.
Baileyville*† ....Nemaha	See Seneca.
Baldwin*† .....Douglas	See Lawrence.
Barnard*† .....Lincoln	See Lincoln.
Barnes*† ....Washington	See Washington.
Baxter Springs*† Chero'e	W. H. Hornor.
Beattie*† .....Marshall	S. B. Berry.
Belle Plaine*† ...Sumner	Forney & Wilson.
▲Belleville*† .....Republic	B. T. Bullen.
▲Beloit*† .....Mitchell	FRANK A. LUTZ.
Bennington*† ....Ottawa	See Minneapolis.
Bern*† .....Nemaha	See Seneca.
Blue Mound*† .....Linn	C. F. Nessley.
Blue Rapids*† ..Marshall	H. A. Russell.
Bluff City*† .....Harper	W. T. Cowgill.
Bonner Springs*Wy'nd'te	J. A. Blackman.
Bronson*† .....Bourbon	D. E. Earl.
Bucklin*† .....Ford	See Dodge City.
Buffalo*† .....Wilson	See Yates Center.
Burden*† .....Cowley	S. J. Day.
Burlingame*† .....Osage	J. T. PRINGLE.
▲Burlington*† .....Coffey	E. N. CONNAL.
Burr Oak*† .....Jewell	D. J. Coy.
Burrton*† .....Harvey	W. L. Dailey.
Bushton*† .....Rice	G. F. Hauser.
Caldwell*† .....Sumner	BURNETT & SIMONS.
Caney*† ....Montgomery	Porter & Barr.
Canton*† .....McPherson	See McPherson.
Carbondale*† .....Osage	C. T. Neihart.
Cawker City*† ..Mitchell	Clark A. Smith.
Cedar Vale*† Chautauqua	William P. Lynch.
Centralia*† .....Nemaha	P. L Burlingame.
Chanute*† .....Neosho	C. A. COX.
Chapman*† ...Dickinson	See Abilene.
Chase*† .....Rice	See Lyons.
Cheney*† .....Sedgwick	See Wichita.
Cherokee*† ....Crawford	E. A. Perry.
Cherryvale*† .Montg'ery	J. W. Holdren.
Chetopa*† .....Labette	A. R. Bell.
▲Cimarron*† .....Gray	William Hoover.
Circleville*† .... Jackson	R. Hoffhines.
Claflin*† .....Barton	See Great Bend.
▲Clay Center*† .....Clay	STACKPOLE & GATES.
Clearwater*† .. Sedgwick	See Wichita.
Clifton*† ....Washington	Hamilton & Harmon.
Clyde*† .....Cloud	C. W. Van De Mark.
Coffeyville*† ..Montg'ery	DOOLEY & KEITH.
▲Colby*† .....Thomas	Joseph A. Gill.
▲Coldwater*† ..Comanche	C. M. Myers.
Colony*† .....Anderson	M. A. Carmichael.
▲Columbus*† ...Cherokee	C. A. McNeil.
Colwich*† .....Sedgwick	George W. Steenwood.
▲Concordia*† .....Cloud	PULSIFER & ALEXANDER.
Conway Springs*† .Sum'r	See Wellington.
Corning*† .....Nemaha	See Seneca.
▲Cottonwood Falls*† .Ch'e	S. B. WOOD.
▲Council Grove*† .Morris	J. K. OWENS.
Courtland*† ....Republic	C. A. Kimball.
Cuba*† .....Republic	John Brown.
Delphos*† .....Ottawa	J. W. Barker.
Dentonville*† .Doniphan	See Troy.
Dexter*† .....Cowley	J. H. Watkins.
▲Dighton*† .....Lane	J. S. SIMMONS.
▲Dodge City*† .....Ford	SUTTON & MADISON.
Douglass*† .....Butler	W. P. Knote.
Downs*† .....Osborne	J. A. Travers.
Dunlap*† .....Morris	J. B. Lamb.
Edna*† .....Labette	J. S. Hileman & Son.
Effingham*† ....Atchison	See Atchison.
▲Eldorado*† .....Butler	H. W. SCHUMAKER.
Elk City*† .Montgomery	S. H. Piper.
Ellinwood*† ..... Barton	J. F. Dunn.
Ellis*† .....Ellis	See Hays.
▲Ellsworth*† ...Ellsworth	IRA E. LLOYD.
Elmdale*† .....Chase	See Cottonwood Falls.
Elsmore*† .....Allen	See Iola.
▲Emporia*† .....Lyon	J. HARVEY FRITH.
Enterprise*† .Dickinson	See Abilene.
▲Erie*† ..... Neosho	J. L. DENISON.
Eskridge*† ..Wabaunsee	J. J. Mitchell.
Eudora*† .....Douglas	O. G. Richards.
Eureka*† ....Greenwood	D. B. FULLER.
Everest*† .....Brown	R. C. Jones.
▲Fairview*† .....Brown	Newton & Newton.

Town and County.	Name.
Fall River*† .Greenwood	See Fredonia.
Florence*† .....Marion	See Marion.
▲Fort Scott*† ....Bourbon	HULETT & HULETT. Refer to Bank of Fort Scott.
Frankfort*† ....Marshall	Gregg & Gregg.
Frederick*† .....Rice	See Lyons.
▲Fredonia*† .....Wilson	WILLITS & COOPER.
Fulton*† .....Bourbon	J. A. Pritz.
Galena*† ..... Cherokee	JOHN R. SAPP.
▲Garden City*† ..Finney	H. F. Mason.
Gardner*† ..... Johnson	See Olathe.
▲Garnett*† .....Anderson	N. L. BOWMAN.
Gaylord*† .....Smith	E. J. Blake.
Genesco*† ..... Rice	See Lyons.
▲Girard*† .....Crawford	B. S. GAITSKILL.
Glasco*† ..... Cloud	See Concordia.
Glen Elder*† ....Mitchell	See Beloit.
Goffs*† .....Nemaha	See Seneca.
▲Goodland*† .... Sherman	JOHN HARTZLER.
▲Gove* ..... Gove	O. B. Jones.
▲Great Bend*† .....Barton	F. V. RUSSELL.
Greeley*† .....Anderson	See Garnett.
Green*† ..... Clay	See Clay Centre.
Greenleaf*† .Washington	W. P. Mudgett.
▲Greensburg*† ...Kiowa	JOHN W. DAVIS.
Grenola*† ..... Elk	J. T. Lauter.
Gypsum* ..... Saline	William Meneley.
Haddam*† .. Washington	R. O. Woody.
Halstead*† ..... Harvey	See Newton.
Hamlin*† ..... Brown	See Hiawatha.
Hanover*† . Washington	H. R. Fulton.
Harper*† ..... Harper	Washbon & Washbon.
Hartford*† ..... Lyon	See Emporia.
▲Hartland*† .....Kearney	See Garden City.
Haven*† ..... Reno	See Hutchinson.
Havensville*† .Potta'mie	T. J. Richardson.
▲Hays*† ..... Ellis	REEDER & REEDER.
Hazelton*† ..... Barber	W. C. Alford.
Herington*† .. Dickinson	P. L. Thurman.
Herndon*† ..... Rawlins	See Atwood.
▲Hiawatha*† ..... Brown	MEANS & SMITH.
Highland*† .....Doniphan	JAMES L. ALLEN.
▲Hill City*† .....Graham	F. D. Turck.
Hillsboro*† ..... Marion	See Marion.
Holsington*† ..... Barton	See Ellinwood.
Hollenberg*† Washin'ton	J. T. Thompson.
Hollyrood*† ...Ellsworth	See Ellsworth.
▲Holton*† .....Jackson	J. S. KENOYER.
Hope*† .....Dickinson	G. B. Barrett.
Horace*† ..... Greeley	See Tribune.
Horton*† ..... Brown	MEANS & SMITH.
▲Howard*† ..... Elk	John Marshall.
▲Hoxie*† .....Sheridan	W. F. SCHULTHEIS.
▲Hugoton* .....Stevens	A. W. Lamkin.
Humboldt*† ..... Allen	G. A. Amos.
Huron*† .....Atchison	G. W. Stabler.
▲Hutchinson*† ..... Reno	WHITELAW & ROSE.
Idana*† ..... Clay	See Clay Centre.
▲Independence*† Montg'y	LUTHER FREEMAN.
Inman*† ..... McPherson	See McPherson.
▲Iola*† ..... Allen	OSCAR FOUST & SON.
Irving*† .....Marshall	See Marysville.
Jamestown*† ..... Cloud	F. E. Lane.
Jewell*† ..... Jewell	D. L. Palmer.
▲Johnson* ..... Stanton	See Ulysses.
▲Junction City*† ...Geary	THOMAS DEVER.
▲Kansas City*† Wyandotte	MILLER, BUCHAN & MOORIS.
Kensington*† ..... Smith	J. T. Reed.
Kincaid*† .....Anderson	S. D. Whittington.
▲Kingman*† .... Kingman	JOHN E. LYDECKER.
▲Kinsley*† ..... Edwards	W. N. Beezley.
Kiowa*† ..... Barber	A. L. Herr.
Kirwin*† ..... Phillips	W. H. HOLMES.
▲La Crosse*† ..... Rush	H. L. Anderson.
La Cygne*† ..... Linn	M. F. Leasure.
La Harpe*† ..... Allen	See Humboldt.
▲Lakin*† ..... Kearney	Thorpe & Hoskinson.
Lancaster*† .... Atchison	See Atchison.
Lane*† .....Franklin	L. C. Crittendon.
▲Larned*† ..... Pawnee	W. H. VERNON.
▲Lawrence*† ..... Douglas	F. J. SAVAGE. Refers to Merchants' National Bank, Lawrence National Bank, and Watkins National Bank.
▲Leavenworth*† Leaven'h	KELSO & VAN TUYL. Refer to any bank in the city.
Lebanon*† ..... Smith	Jas. R. Lewis.
Lebo*† ..... Coffey	E. R. Evans.
Lehigh*† ..... Marion	See Marion.
Lenora*† ..... Norton	H. R. Tillotson.
Leon*† ..... Butler	Thomas A. Word.
Leona*† ..... Doniphan	See Troy.
Leonardville*† ..... Riley	See Manhattan.
▲Leoti*† ..... Wichita	W. B. Washington.
Le Roy*† ..... Coffey	C. T. High.
▲Liberal*† ..... Seward	J. W. Campbell.
▲Lincoln*† ..... Lincoln	George D. Abel.
Lindsborg*† McPherson	See McPherson.
Linn*† ..... Washington	See Clifton.

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Town and County.	Name.
Little River*† .....Rice	See Lyons.
Logan*† .....Phillips	T. M. Sullivan.
Long Island*† ... Phillips	Giffen Culbertson.
Longton*† .....Elk	W. C. Boone.
Lost Springs† .....Marion	See Marion.
Louisburg*† .....Miami	See Paola.
Lucas* .....Russell	J. C. Ruppenthal, Jr.
▲Lyndon*† ..... Osage	J. H. Stavely.
▲Lyons*† ..... Rice	O. E. HOPKINS.
Mackaville*† .... Stafford	See St. Johns.
Madison*† .. Greenwood	S. F. Wicker.
▲Manhattan*† ..... Riley	SAMUEL KIMBLE.
▲Mankato*† .....Jewell	T. S. Kirkpatrick.
▲Marion*† ..... Marion	S BURKHOLDER.
Marquette*† . McPherson	J. F. Hanson.
▲Marysville*† .... Marshall	JOHN A. BROUGHTEN.
McCracken*† ..... Rush	See La Crosse.
McCune*† .....Crawford	H. M. Ford.
McDonald*• .....Rawlins	See Atwood.
McLouth*† .....Jefferson	W. D. Daniels.
▲McPherson*† McPherson	GEO. W. ALLISON.
▲Meade*† .....Meade	Louis Boehler.
Medicine Lodge*† Barb'r	A. L. NOBLE.
▲Melvern*† ..... Osage	I. Farley.
Meriden*† .....Jefferson	See Oskaloosa.
Miltonvale*† ..... Cloud	John W. Shay.
▲Minneapolis*† .... Ottawa	J. C. MURPHY.
Moline*† ..... Elk	J. K. Glasscock.
Moran .....Allen	See Iola.
Morganville*† ..... Clay	See Clay Centre.
Morrill*† ..... Brown	Nathan Jones.
▲Mound City*† ..... Linn	JOHN C. CANNON.
Moundridge*† McPhers'n	See McPherson.
Mound Valley*† Labette	Graham & Beggs.
Mount Hope*† Sedgwick	G. C. Robbins.
Mulvane*† ..... Sumner	See Wichita.
Muscotah*† .... Atchison	Seneca Heath.
Narka*† .....Republic	B. H. Speer.
Neodesha*† ..... Wilson	E. D. MIKESELL.
Neosho Falls*† Woodson	E. Q. Stillwell.
▲Ness City*† .....Ness	W. F. Hague.
Netawaka*† .....Jackson	Andrew Neal.
▲Newton*† ..... Harvey	PETERS & NICHOLSON.
Nickerson*† ..... Reno	See Hutchinson.
Norcatur*† .....Decatur	R. D. Gaston.
North Topeka*† . Shawnee	G. Nichols.
▲Norton*† .....Norton	L. H. WILDER.
Nortonville*† ..Jefferson	L. F. Randolph.
Norwich*† ..... Kingman	See Kingman.
Oakley*† .....Logan	K. E. Willcockson.
▲Oberlin*† .....Decatur	TULLY SCOTT.
Oketo*† .....Marshall	See Marysville.
▲Olathe*† .....Johnson	PARKER & HAMILTON.
Olsburg*† . Pottawatomie	See Westmoreland.
Onaga*† .. Pottawatomie	J. W. Dunn.
Oneida*† .....Nemaha	H. L. Wikoff.
Osage City*† ..... Osage	R. C. Heizer.
Osawatomie*† .....Miami	See Paola.
▲Osborne*† .....Osborne	SMITH & NICHOLAS.
▲Oskaloosa*† ... Jefferson	MORSE & CASEBIER.
▲Oswego*† .....Labette	M. E. WILLIAMS.
▲Ottawa*† ..... Franklin	JOHN W. DeFORD.
Overbrook*† ..... Osage	See Lyndon.
Oxford*† .....Sumner	R. L. Collins.
Palmer*† ... Washington	See Clifton.
▲Paola*† .....Miami	FRANK M. SHERIDAN.
Parker*† ..... Linn	See Iola.
Parsons*† ..... Labette	F. H. FOSTER.
Pawnee Rock*† .. Barton	J. W. Ratcliffe.
Peabody*† ..... Marion	C. M. Clark.
Perry*† .....Jefferson	A. D. Haynes.
▲Phillipsburg*† ... Phillips	C. A. Lewis.
Pittsburg*† ... Crawford	CURRAN & CURRAN.
Plainville*† ..... Rooks	See Stockton.
Pleasanton*† ..... Linn	Blue & Riggs.
Pomona*† .....Franklin	See Ottawa.
Powhattan*† ..... Brown	See Hiawatha.
▲Pratt*† .....Pratt	J. G. THOMPSON.
Pretty Prairie*† .... Reno	See Hutchinson.
Quenemo*† ..... Osage	C. H. Leonard.
Quinter*• .....Gove	See Gove City.
Randall*† .....Jewell	See Mankato.
Randolph*† ..... Riley	See Manhattan.
Republic*• .....Republic	See Scandia.
Reserve*† ..... Brown	See Hiawatha.
▲Richfield* .....Morton	G. Porter Craddock.
Richland*† .....Shawnee	See Rossville.
Richmond*† ....Franklin	See Ottawa.
Riley*† ..... Riley	J. B. Rairden.
Robinson*† ..... Brown	F. M. Pearl.
Rossville*† .....Shawnee	See North Topeka.
▲Russell*† ..... Russell	J. C. Ruppenthal, Jr.
▲Russell Springs*... Logan	Charles L. Kagey.
Sabetha*† .....Nemaha	Nathan Jones.
▲Salina*† ..... Salina	R. A LOVITT.
▲Santa Fe*† .....Haskell	See Ulysses.
Scandia*† .....Republic	J. P. Haton.
▲Scott*† ..... Scott	Travis Morse.
▲Sedan*† ..... Chautauqua	Fitzpatrick & Shukers.

Town and County.	Name.
Sedgwick*† .....Harvey	C. L. Foster.
▲Seneca*† .....Nemaha	S. K. WOODWORTH.
Severance*† .. Doniphan	W. H. H. Curtis.
Severy*† .... Greenwood	See Eureka.
▲Sharon Springs*† Wallace	B. G. Hurlbert.
Simpson* .....Mitchell	See Beloit.
▲Smith Center*† .... Smith	L. C. Uhl.
Soldier*† ..... Jackson	V. H. McDonald.
Solomon*† ... Dickinson	H. Whitley.
South Haven*† .. Sumner	Austin Atkins.
Spring Hill*† .....Johnson	See Olathe.
Stafford*† .....Stafford	C. G. WEBB.
Sterling*† ..... Rice	FRED P. GREEN.
▲St. Francis*† ...Cheyenne	T. F. Egan.
▲St. John*† .....Stafford	Moseley & Dixon.
St. Mary's*† . Pottawato'e	G. W. Mackay.
St. Paul*† .....Neosho	See Erie.
▲Stockton*† .....Rooks	W. B. HAM.
Strong*† ..... Chase	See Cottonwood Falls.
Summerfield*† . Marshall	T. J. Madden.
Sylvan Grove*† .Lincoln	H. W. Rahmeier.
Sylvia*† ..... Reno	See Hutchinson.
▲Syracuse*† .....Hamilton	U. T. Tapscott.
Tescott*† ..... Ottawa	See Minneapolis.
Thayer*† ..... Neosho	S. W. Brewster.
Tonganoxie*† Leavenw'h	S. J. McNaughton.
¶▲Topeka*† .....Shawnee	MILTON BROWN. Crawford Bldg. Collections, depositions, and general practice.
" ..... "	ROSSINGTON, SMITH & HISTED. Attorneys for First National Bank and Merchants National Bank.
" ..... "	J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co.
" ..... "	VALENTINE, GODARD & VALENTINE. Real Estate Bldg. General law practice.
Toronto*† .....Woodson	F. M. Sutton.
▲Tribune*† ..... Greeley	W. M. Glenn.
▲Troy*† ..... Doniphan	C. C. Camp.
Turon*† ..... Reno	M. H. Potter.
Udall*† ..... Cowley	See Winfield.
▲Ulysses* ..... Grant	T. W. Marshall.
Valley Falls*† . Jefferson	G. W. McCAMMON.
Vermillion*† ... Marshall	See Frankfort.
Vliets*† ..... Marshall	See Frankfort.
▲WaKeeney*† ..... Trego	Allen Cox.
Wakefield*† ..... Clay	See Clay Centre.
Walnut*† ... Crawford	See Girard.
Wamego*† . Pottawato'e	D. V. Sprague.
▲Washington*† . Wash't'n	CHARLES SMITH.
Waterville*† ... Marshall	E. A. Perry.
Wathena*† .... Doniphan	See Troy.
Waverly*† ..... Coffey	H. E. Gause.
Weir*† ..... Cherokee	M. F. Compton.
▲Wellington*† .. Sumner	C. E. ELLIOTT.
Wellsville*† ... Franklin	T. J. Gregory.
▲Westmoreland*. Pottaw'e	Hick & Badgley.
Westphalia*† . Anderson	See Garnett.
Wetmore*† ..... Nemaha	M. DeForest.
Wheaton*† Pottawato'ie	See Onaga.
White City*† ..... Morris	O. L. McKillip.
White Cloud*† Doniphan	A. S. Brewster.
Whitewater*† ..... Butler	P. E. Ashenfelter.
Whiting*† ..... Jackson	See Holton.
▲Wichita*† .....Sedgwick	HOUSTON & BROOKS. Attorneys for Kansas National Bank. THORNTON W. SARGENT. Refers to Kansas National Bank.
" ..... "	
Williamsburg*† Franklin	J. R. Finley.
Willis*† ..... Brown	Jesse Henney.
Wilson*† ..... Ellsworth	See North Coover.
Winchester*† . Jefferson	See Valley Falls.
▲Winfield*† ..... Cowley	POLLOCK & LAFFERTY.
▲Yates Center*† Woodson	S. C. HOLMES.

KENTUCKY.

Adairville*† ..... Logan	J. B. Grubbs.
▲Albany* ..... Clinton	M. L. Jarvis.
▲Alexandria* .... Campbell	See Newport.
Allensville*† ..... Todd	R. F. Allensworth.
Ashland*† ..... Boyd	D. W. STEELE, JR.
Auburn*† ..... Logan	See Russellville.
Augusta*† ..... Bracken	Geo. Doniphan.
Bagdad*• ..... Shelby	See Shelbyville.
▲Barbourville*† .... Knox	S. B. Dishman.
▲Bardstown*† ..... Nelson	JOHN S. KELLEY.
▲Bardwell*† ..... Carlisle	J. E. Bridgwater.
Beard*• ..... Oldham	See La Grange.
▲Beattyville*† ..... Lee	H. H. HARRIS.
Beaver Dam*† ..... Ohio	See Hartford.
▲Bedford* ..... Trimble	L. F. Zerfoss.
▲Benton*† ..... Marshall	J. W. Dycus.
Berryville* ..... Harrison	See Cynthiana.
Bloomfield*† ..... Nelson	See Bardstown.

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Town and County.	Name.
▲Booneville*.....Owsley	C. W. Hogg.
▲Bowling Green*†Warren	WRIGHT & McELROY.
▲Brandenburg*.....Meade	J. H. Trent, Jr.
▲Brookville*•.....Bracken	H. P. Willis.
▲Brownsville*..Edmonson	James S. Lay.
Burgin*†.....Mercer	W. T. Ewing.
▲Burkesville*. Cumberland	Sandidge & Sandidge.
▲Burlington*†.....Boone	F. Riddell.
Butler*†.....Pendleton	See Falmouth.
▲Cadis*.....Trigg	FENTON SIMS.
▲Calhoun*.....McLean	William B. Noe.
Campbellsburg*†..Henry	See New Castle.
▲Campbellsville*†..Taylor	J. R. Robinson.
▲Campton*.....Wolfe	A. H. Stamper.
Caneyville*†.... Grayson	N. C. Tilford.
▲Carlisle*†..... Nicholas	Thomas Owens.
▲Carrollton*•.....Carroll	WINSLOW & WINSLOW.
▲Catlettsburg*†..... Boyd	Thomas R. Brown.
Cave City*†.....Barren	J. Robert White.
Central City*†..Muhl'berg	J. Y. Thomas, Jr.
Clay City*†.....Powell	See Stanton.
▲Clinton*†..... Hickman	J. M. BRUMMAL & SON.
Cloverport*†Breck'ridge	J. R. Skilliman.
Columbia*..... Adair	Baker & Winfrey.
Columbus*†.... Hickman	See Clinton.
Corbin*†..... Whitley	See Williamsburg.
Corinth*†..... Grant	See Williamstown.
Corydon*†.....Henderson	Merritt & Alvis.
Covington*†..... Kenton	ERNST & CASSATT. Refer to German National Bank.
" ..... "	CHAS. S. FURBER. Refers to Farmers & Traders National Bank.
Crittenden*†.....Grant	B. F. Menefee.
▲Cynthiana*†.... Harrison	EVANS & PETERSON.
▲Danville*†..... Boyle	R. T. QUISENBERRY.
Dawson Springs*Hopkins	See Madisonville.
▲Dixon*.....Webster	F. M. Baker.
Dry Ridge*†.....Grant	J. G. Blackburn.
▲Eddyville*†.....Lyon	T. J. Watkins.
▲Edmonton*.....Metcalfe	J. C. Muncie.
▲Elizabethtown*†. Hardin	S. H. RUSH.
▲Elkton*†..... Todd	PERKINS & TRIMBLE.
Eminence*†..... Henry	J. C. Gordon.
Erlanger*†..... Kenton	S. M. Adams.
Fairfield*..... Nelson	See Bardstown.
▲Falmouth*†...Pendleton	L. T. Applegate.
▲Flemingsburg*† Fleming	J. H. Power.
Fordsville*†..... Ohio	See Fr'tford.
¶▲Frankfort*†... Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin*†..... Simpson	GEORGE C. HARRIS.
▲Frenchburg..... Menifee	L. T. Hovermale.
Fulton*†..... Fulton	Ed. Thomas.
▲Georgetown*†..... Scott	VICTOR F. BRADLEY.
Germantown*... Bracken	See Brookville.
Ghent*•..... Carroll	James O. Bersatt.
▲Glasgow*•..... Barren	W. L. Porter.
Glencoe*†..... Gallatin	See Warsaw.
▲Grayson*†..... Carter	H. D. Gregory.
▲Greensburg*†.... Green	W. F CANTRILL.
▲Greenup*†..... Greenup	W. F. Worthington.
▲Greenville*† Muhlenberg	Wickliffe & Johnson.
Guthrie*† .....Todd	See Elkton.
Hanson*• .....Hopkins	See Madison.
▲Hardinsburg*†. Bre'ridge	Morris Eskridge & Son.
▲Harlan*..... Harlan	B. M. Lee.
▲Harrodsburg*†...Mercer	W. W. STEPHENSON.
▲Hartford*.....Ohio	J. S. GLENN.
▲Hawesville*†... Hancock	G. D. Chambers.
▲Hazard*.....Perry	John Baker.
▲Henderson*†. Henderson	YEAMAN & YEAMAN.
▲Hickman*†.....Fulton	A. W. Lindsay.
▲Hindman*..... Knott	W. W. Baker.
▲Hodgensville*†...La Rue	D. H. Smith.
▲Hopkinsville*†. Christian	FRANK RIVES.
Horse Cave*†.....Hart	See Munfordville.
Hustonville*.....Lincoln	See Stanford.
▲Hyden*..... Leslie	J. M. Bicknell.
▲Independence*....Kenton	See Covington.
▲Irvine*†..... Estell	Ridell & Ridell.
Irvington*†Breck'ridge	See Hardinsburg.
▲Jackson*†.....Breathitt	G. W. FLEENOR.
▲Jamestown*..... Russell	Meadows & Garnett.
Jonesville .....Owen	See Owenton.
Kelsey .....Caldwell	See Princeton.
Kuttawa*†.....Lyon	Molloy & Utley.
Lafayette*..... Christian	See Hopkinsville.
▲LaGrange*†.....Oldham	A. T. Ladd.
▲Lancaster*†..... Garrard	Wm. Herndon.
▲Lawrenceburg*†And'son	F. R. FELAND.
▲Lebanon*†.....Marion	J. McCHORD.
Lebanon Junc.*† .Bullitt	Robert Zimmerman.
▲Litchfield*†..... Grayson	J. S. Wortham.
Lewisburg*†..... Logan	J. C. Sneed.
Lewisport*†.....Hancock	B. H. Poindexter.
▲Lexington*†.....Fayette	THORNTON & KERR, Attorneys for Second National Bank.
▲Liberty* .....Casey	Stone & Stone.
Livermore*•†.....McLean	See Calhoun.
▲London*†.....Laurel	W. S. JACKSON.
▲Louisa*†.....Lawrence	A. J. Garred.
▲Louisville*†.....Jefferson	BARNETT & BARNETT, Attorneys for Louisville National Banking Co. and German Bank.
" ..... "	CHARLES S. GRUBBS, Kenyon Bldg. Refers to American National Bank.
" ..... "	SAM'L B. KIRBY, Kenyon Bldg. Refers to First National Bank, Louisville Trust Co.
" ..... "	LEOPOLD & PENNEBAKER, Fifth and Court Place. Attorneys for Postal Telegraph-Cable Co. and First National Bank.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co.
" ..... "	C. B. SEYMOUR, 308 5th St. Refers to Louisville Trust Co. and Farmers' & Drovers' Bank.
▲Madisonville*†..Hopkins	J. F. DEMPSEY.
▲Manchester* .....Clay	W. B. Hansford.
▲Marion*†.....Crittenden	James & James.
▲Mayfield*†.....Graves	Lee & Hester.
▲Maysville*†.....Mason	MILTON JOHNSON.
▲McKee*.....Jackson	M. A. Holcomb.
Middlesboro*†.....Bell	M. H. RHORER.
Midway*†.....Woodford	Richard Godson.
Millersburg*† .. Bourbon	See Paris.
Monterey*.....Owen	T. J. Hardin.
▲Monticello*..... Wayne	John W. Tuttle.
▲Morchead*†..... Rowan	J. G. Whitt.
▲Morganfield*†.....Union	P. B. MILLER.
▲Morgantown*.....Butler	W. A. Helm.
▲Mt. Olivet* ....Robertson	O. S. Deming.
▲Mt. Sterling*† Montg'ery	TYLER & APPERSON.
▲Mt. Vernon*† Rockcastle	C. C. Williams.
▲Munfordville*† .....Hart	H. A. Watkins.
▲Murray*†..... Calloway	G. C. Dugudd.
▲New Castle*•.....Henry	W. W. Turner.
New Haven*†.....Nelson	See Bardstown.
New Liberty* .....Owen	See Owenton.
Newport*†.....Campbell	SCHROLL & BARBOUR.
▲Nicholasville*†. Jes'mine	B. P. CAMPBELL.
No. Middletown*Bourbon	See Paris.
▲Owensboro*†.....Daviess	HUGH A. WILLIAMS.
Owenton*†.....Owen	Lindsay & Botts.
▲Owingsville*•.....Bath	R. Gudgell & Son.
▲Paducah*†.....McCracken	GREER & REED.
▲Paintsville*.....Johnson	J. E. Buckingham.
▲Paris*†.....Bourbon	CLIFTON ARNSPARGER.
Pembroke*† ...Christian	See Hopkinsville.
Perryville*.....Boyle	See Danville.
Petersburg*.....Boone	See Burlington.
▲Pikeville* .....Pike	W. O. B. RATLIFF.
▲Pineville*†.....Bell	C. W. METCALF.
Pleasureville*•..... Henry	See New Castle.
Port Royal.....Henry	See New Castle.
▲Prestonsburg*..... Floyd	F. A. Hopkins.
▲Princeton*†..... Caldwell	WM. MARBLE.
Providence*†....Webster	E. Jennings.
▲Richmond*†.....Madison	J. A. SULLIVAN.
Rochester*.....Butler	Newton Belcher.
▲Russellville*†.....Logan	H. S. McCUTCHEN.
Sacramento*.....McLean	E. B. McEwen.
Sadieville*† .....Scott	See Georgetown.
▲Salyersville*.....Magoffin	E. L. Stephens.
▲Sandyhook*.....Elliott	J. B. Hannah.
▲Scottsville*•.....Allen	T. B DIXON.
Sebree*†.....Webster	See Dixon.
Sharpsburg*.....Bath	J. C. Nelson.
▲Shelbyville*†.....Shelby	J. C. BECKHAM.
▲Shepherdsville*†. Bullitt	J. F. Combs.
Slaughtersville*†. Webster	See Dixon.
▲Smithland*•...Livingston	Charles H. Webb.
Smith's Grove*†. Warren	See Bowling Green.
▲Somerset*†..... Pulaski	O. H. & R. B. WADDLE.
Sonora*†..... Hardin	See Elizabethtown.
▲Springfield*† Washington	T. W. Simms, Jr.
Stamping Ground*† Scott	See Georgetown.
▲Stanford*†.....Lincoln	J. S. OWSLEY, JR.
▲Stanton*†.....Powell	O. A. Lyle.
Sturgis*†..... Union	J. Mack Thompson.
Sulphur*†..... Henry	See New Castle.
▲Taylorsville*•.... Spencer	L. W. Ross.
▲Tompkinsville*.. Monroe	Richardson & Carter.
Trenton*†..... Todd	O. W Wilson.
Uniontown*†..... Union	Robert G. Byrne.
▲Vanceburg*†..... Lewis	W. C. Halbert.
▲Versailles*†.. Woodford	D. L. THORNTON.
Vine Grove*†..... Hardin	See Elizabethtown.
Waddy*†..... Shelby	See Shelbyville.
Walton*†..... Boone	See Burlington.
Warfield ..... Martin	See Inez.
▲Warsaw*..... Gallatin	L. L. Tiller.
▲West Liberty*....Morgan	Lacy & Fogg.
West Louisville..Daviess	See Owensborough.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Wheatley ..... Owen	See Owenton.
▲Whitesburg*..... Letcher	D. D. Fields & Son.
Whitesville*•†.....Daviess	See Owensborough.
▲Wickliffe*•†..... Ballard	BUGG & WICKLIFFE.
▲Williamsburg*•†. Whitley	SHARP & SILER.
▲Williamstown*•†...Grant	M. D. Gray.
Wilmore*•†... Jessamine	See Nicholasville.
▲Winchester*•†..... Clark	LEELAND HATHAWAY.
Wingo*•†.....Graves	Frank A. Lucas.
Worthville*•†.....Carroll	See Carrollton.

LOUISIANA.

▲Abbeville*•... Vermillion	W. B. White.
▲Alexandria*•†.....Rapides	L. J. HACKENYOS.
▲Amite*•†.....Tangipahoa	Bolivar Edwards.
▲Arcadia*•†..... Bienville	Dorman & Reynolds.
▲Bastrop*•†.....Morehouse	James Bussey.
¶▲Baton Rouge*•† E.Ba.R.	THOS. J. KERNAN.
Bayou Sara*•† W.Feliciana	See St. Francisville.
▲Bellevue..... Bossier	See Benton.
▲Benton*•†..... Bossier	Joannes Smith.
Bunkie*•† ..... Avoyelles	See Markesville.
▲Cameron*..... Cameron	See Lake Charles.
▲Clinton*•†. East Feliciana	J. D. WALL.
▲Colfax*..... Grant	J. A. Williams.
▲Columbia*•†..... Caldwell	A. B. Hundley.
▲Convent*•†..... St. James	See New Orleans.
▲Coushatta*†..... Red River	W. A. Wilkinson.
▲Covington*•† St. Tam'any	J. M. Burns.
▲Crowley*•†..... Acadia	HAMPDEN STORY.
▲Donaldsonville*•† Asc'n'n	E. N. PUGH.
▲Edgard. St. John the Bapt.	See Mount Airy.
▲Farmerville*..... Union	R. B. Dawkins.
▲Floyd*..... West Carroll	Gray & McIntosh.
▲Franklin*•†. St. Mary	D. CAFFERY & SON.
▲Franklinton*† Washin'ton	Gordon W. Goodbee.
▲Greensburg*...St. Helena	W. C. Pipkin.
▲Gretna*..... Jefferson	See New Orleans.
▲Hahnville..... St. Charles	See New Orleans.
Hammond*•† Tangipahoa	J. W. Sentell.
▲Harrisonburg*. Catahoula	R. J. WILSON.
▲Homer*†..... Claiborne	J. W. HOLBERT.
▲Houma*•†.... Terre Bonne	Suthon & Wallis.
Jeanerette*•†..... Iberia	See New Iberia.
Jennings*•†..... Calcasieu	C. R. Cline.
▲Lafayette*•†... Lafayette	Charles D. Caffery.
▲Lake Charles*•† Calcasieu	C. A. McCOY.
▲Lake Providence*†E.Car'l	Ransdell & Ransdell.
▲Leesville*•†..... Vernon	See Many.
▲Mansfield*•†..... De Soto	Elam & Egan.
▲Many*•†..... Sabine	W. P. Good.
▲Marksville*•†.. Avoyelles	JOFFRION & JOFFRION.
▲Minden*†..... Webster	L. K. Watkins.
▲Monroe*•†..... Ouachita	E. T. LAMKIN.
Morgan City*•†. St. Mary	See Franklin.
▲Napoleonville*Assumpt'n	L. U. Folse & Son.
▲Natchitoches*•† Nat'ches	SCARBOROUGH & CARVER.
▲New Iberia*•†..... Iberia	WEEKS & WEEKS.
▲New Orleans*•†.. Orleans	HARRY H. HALL, 807 Carondelet St. Corporation, probate, and commercial law. Refers to Whitney National Bank.
" ..... "	EDWIN T. MERRICK, 220 Carondelet St. Refers to Hibernia National Bank, and Louisiana National Bank.
" ..... "	PARKERSON & TOBIN, Liverpool & London & Globe Bldg. Refer to State, New Orleans, and Hibernia National banks.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
▲Newroads* Pointe Coupee	W. C. Carruth.
▲Opelousas*•†..St. Landry	WM. J. SANDOZ.
Patterson*•†.... St. Mary	See Franklin.
▲Plaquemine*•†.. Iberville	HEBERT & HEBERT.
▲Pointe a la Hache* Plaquemines	See New Orleans.
▲Port Allen*•† W. Baton R.	See Baton Rouge.
Rayne*•†..... Acadia	See Crowley.
▲Rayville*•†..... Richland	See Monroe.
▲Ruston*•†..... Lincoln	J. B. Halstead.
▲Shreveport*•†..... Caddo	T. ALEXANDER.
▲Sparta*..... Bienville	J. J. Sprawls.
▲Springville.... Livingston	See Springfield.
▲St Bernard...St. Bernard	A. Estopional, Jr.
▲St. Francisville* W. Felici'a	Robert Montgomery.
▲St. Joseph*†..... Tensas	Young & Young.
▲St. Martinville*•. St. Martin	Martin & Voorhies.
▲Tallulah*•†..... Madison	Stone & Holmes.
▲Thibodeaux*•† Lafourche	THOMAS A BODEAUX.
▲Vernon*..... Jackson	N. M. Smith.
▲Vidalia*•†..... Concordia	Philip Hough.
Washington*•† St Landry	JAMES P. O'REILLY.
Whitecastle*•†.. Iberville	William J. Gahan,
▲Winnfield*..... Winn	See Natchitoches.
▲Winnsboro*•†...Franklin	C. L. Berry.

MAINE.

▲Alfred*•† ..... York	Samuel M. Came.
▲Auburn*•†. Androscoggin	OAKES, PULSIFER & LUDDEN
¶▲Augusta*•† ... Kennebec	A. M. GODDARD.
▲Bangor*•†..... Penobscot	MARTIN & COOK.
Bar Harbor*•† .. Hancock	JOHN A. PETERS, JR.
▲Bath*•†.. .....Sagadahoc	JOSEPH M. TROTT.
▲Belfast*•†..... Waldo	R. F. DUNTON.
Bethel*•†..... Oxford	Herrick & Park.
Biddeford*•†..... York	MASON & WEYMOUTH.
Boothbay* ..... Lincoln	C. R. Tupper.
Brewer*•† .....Penobscot	F. A. Floyd.
Bridgton*•†. Cumberland	D. P. & D. E. Chaplin.
Brunswick*•† Cumberland	BARRETT POTTER.
Buckfield*•†..... Oxford	See Canton.
Bucksport*•† .. Hancock	O. F. Fellows.
▲Calais*•†..... Washington	GEORGE R GARDNER.
Camden*•†..... Knox	J. H. Montgomery.
Canton*•†•..... Oxford	John P. Swasey.
Caribou*•† ....Aroostook	B L. FLETCHER.
Corinna*•†.....Penobscot	See Bangor.
Damariscotta*•†. Lincoln	Pierce & Hall.
Dexter*•† ..... Penobscot	L. B. WALDRON.
▲Dover*•†..... Piscataquis	O. M. Robinson.
Eastport*•† . Washington	S. D. Leavitt.
▲Ellsworth*•†.... Hancock	J. A. PETERS, JR.
Fairfield*•† .....Somerset	T. E. McFadden.
▲Farmington*•† . Franklin	J. C. HOLMAN.
Ft. Fairfield*•† Aroostook	Herbert T. Powers.
Freeport*•†.. Cumberland	See Yarmouth.
Fryeburg*•†..... Oxford	E. E. Hastings.
Gardiner*•†..... Kennebec	O. B. CLASON.
Gorham*•†.. Cumberland	John A. Waterman.
Guilford*•† .. Piscataquis	Henry Hudson.
Hallowell*•† ... Kennebec	Beane & Beane.
Hartland*•†.....Somerset	H. W. Stewart.
▲Houlton*•†.... Aroostook	POWERS & POWERS.
Kennebunk*•† ..... York	W. L. Dane.
Kingfield*•..... Franklin	H. S. Wing.
Lewiston*•†. Androscog'n	WHITE & CARTER.
Limerick* ..... York	Frank M. Higgins.
Lisbon Falls*•†. And'c'g'n	H. E. Coolidge.
Livermore Falls*•† A'd'gin	John H. Maxwell.
▲Machias*•†... Washington	C. B. DONWORTH.
Madison*•†..... Somerset	C. A. Wilbur.
McKinley ..... Hancock	E. Webster French.
Mechanic Falls*•† And'g'n	J. M. Libby.
New Castle*†..... Lincoln	Hilton & Hilton.
Newport*•†.... Penobscot	J. M. Sanborn.
North Berwick*•†... York	N. Hobbs.
Norway*•†..... Oxford	A. S. Kimball.
Oakland*•†..... Kennebec	George W. Field.
Oldtown*•†.... Penobscot	JOSEPH F. GOULD.
▲Paris*†..... Oxford	See South Paris.
Phillips*•†..... Franklin	F. E. Timberlake.
Pittsfield*•†..... Somerset	J. W. Manson.
▲Portland*•† . Cumberland	SETH L. LARRABEE, general law practice. Attorney for Chapman National Bank.
" ..... "	PAYSON & VIRGIN, Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "	B. D. & H. M. VERRILL, Attorneys for Casco National and Canal National banks.
Presque Isle*•† Aroostook	George H. Smith.
Richmond*•† .. Sagadahoc	W. T. Hall.
▲Rockland*•† ..... Knox	W. H. FOGLER.
Rockport*•† ..... Knox	G. H. M. Barrett.
Rumford Falls*•†. Oxford	H E. Stearns.
Saco*•† ..... York	FAIRFIELD & MOORE.
Sanford*•† ..... York	Fred J. Allen.
Searsport*•† ..... Waldo	W. T. C. Runnels.
▲Skowhegan*•† .. Somerset	GEORGE W. GOWER.
South Berwick*•†.... York	G. C. Yeaton.
South Paris*•†..... Oxford	George A. Wilson.
Thomaston*•† ..... Knox	J. H. H. HEWITT.
Tremont* ..... Hancock	E. W. French.
Waldoboro*•† .... Lincoln	O. D. Castner.
Waterville*•†.. Kennebec	C. W. HUSSEY.
Westbrook*•† Cumberla'd	Wm. Lyons.
West Buxton*..... York	Charles E. Weld.
Wilton*•†..... Franklin	C. N. Blanchard.
Winthrop*•† .... Kennebec	C. C. Stevens.
▲Wiscasset*•†..... Lincoln	George B. Sawyer.
Yarmouth*•† Cumberland	G. F. McQuillan.
York Village*..... York	James T. Davidson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

MARYLAND.

Town and County.	Name.
▲Aberdeen*† .....Harford	Septimus Davis.
¶▲Annapolis*†Anne Ar'd'l	JAMES M. MUNROE.
Baltimore*†●...Baltimore	BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters.
" ..... "	A. BERNARD CHANCELLOR, 108 East Lexington St. References: Fidelity & Deposit Co., and John L. Williams & Sons, bankers, Richmond, Va.
" ..... "	ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections.
" ..... "	N. RUFUS GILL & SONS, 215 St. Paul St. Commercial litigation and collections. Attorneys for Old Town Bank.
" ..... "	HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	HODSON & HODSON, 6 East Lexington St. Attorneys, Solicitors, and Proctors. Reference: National Marine Bank.
" ..... "	FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co., Commercial & Farmers' Nat. Bank.
" ..... "	STEINER & PUTZEL, Law Bldg. Long distance telephone 3388. Reference: Nat. Union Bk.
Barton*† .....Allegany	See Cumberland.
▲Bel Air*†..... Harford	STEVENSON A. WILLIAMS.
Berlin*† ..... Worcester	Calvin B. Taylor.
Brunswick*† .. Frederick	Glen H. Worthington.
▲Cambridge*† Dorchester	THOMAS W. SIMMONS.
Canton .....Baltimore	See Baltimore.
Catonsville*† . Baltimore	See Baltimore.
▲Centreville*† Queen An'e	Philemon B. Hopper.
▲Chestertown*† .....Kent	H. W. VICKERS.
Cockeysville*† Baltimore	Robt. H. Bussey.
Crisfield*† ....Somerset	Clarence P. Langford.
▲Cumberland*†...Allegany	D. LINDLEY SLOAN.
Delmar .....Sussex	(P.O. Delmar, Del.) See Salisbury.
▲Denton*●.....Caroline	Henry R. Lewis.
Dickeyville*... Baltimore	See Baltimore.
▲Easton*† .....Talbot	WM. H. ADKINS.
▲Elkton*† ..... Cecil	L. MARSHALL HAINES.
Ellicott City*† .. Howard	John G. Rogers.
Emmittsburg*† Fr'd'rick	E. L. Rowe.
Federalsburg*† .Caroline	See Denton.
▲Frederick*†...Frederick	JACOB ROHRBACK.
Frostburg*† .....Allegany	Clayton Furnell.
Gaithersb'rg*† M'tg'm'ry	Talbott & Talbott.
▲Hagerstown*† Wash'gt'n	ARMSTRONG & SCOTT.
Hancock*†...Washington	See Hagerstown.
Havre de Grace*†H'rf'rd	See Aberdeen.
Hyattsville*†Prince Geo.	WELLS & WELLS.
▲Laplata*† .....Charles	Walter J. Mitchell.
Laurel*† Prince George's	C. H. Stanley.
▲Leonardtown*....St. Mary	D. C. Hammitt.
Lonaconing*† ....Allegany	D. LINDLEY SLOAN.
Manchester* ..... Carroll	See Westminster.
Middletown*† . Frederick	Emory L. Coblentz.
Myersville* ..... Frederick	Joseph W. Gaver.
Mount Airy*† .... Carroll	See Westminster.
New Windsor*●...Carroll	Lewis Diehlman.
North East*† ..... Cecil	See Elkton.
▲Oakland*† .....Garrett	G. S. Hamill.
Oxford*† ..... Talbot	W. H. Adkins.
Pocomoke City*† W'r'st'r	C. O. Meivin.
Port Deposit*† ..... Cecil	Philip R. Bond.
Port Tobacco*●...Charles	See Laplata.
▲Prince Frederickstown* Calvert	John B. Gray.
▲Princess Anne*† Som'rset	MILES & STANFORD.
Queenstown*●Queen An'e	See Centreville.
Rising Sun*† ..... Cecil	See Elkton.
▲Rockville*† Montgomery	Talbott & Talbott.
▲Salisbury*† ...Wicomico	JAMES E. ELLEGOOD.
Sandy Spring*† . M'tg'm'ry	See Rockville.
Sharpsburg*† .. Wash'ton	See Hagerstown.
Smithsburg*† . Wash'ton	See Hagerstown.
▲Snow Hill*†...Worcester	R. D. JONES.
St. Michaels*† .....Talbot	W. D. J. Morris.
Taneytown*† .... Carroll	Bond & Parke.
Taylors Island Dorch'ster	See Cambridge.
Thurmont*† .... Frederick	See Frederick.
▲Towson*† .....Baltimore	Z. Howard Isaac.
Trappe*† ..... Talbot	See Easton.
Union Bridge*† .. Carroll	See Westminster.
Union Mills* ..... Carroll	See Westminster.
Uniontown* ..... Carroll	See Westminster.
▲Upper Marlboro*† Pr. Geo.	Magruder & Wilson.
▲Westminster*† .. Carroll	JOHN M. REIFSNIDER.
Williamsport*† Wash'ton	See Hagerstown.
Woodsboro*† . Frederick	See Frederick.

MASSACHUSETTS.

Town and County.	Name.
Abington*† ...Plymouth	Coughlan Bros.
Adams*† .....Berkshire	W. H. Bixby.
Amesbury*†.....Essex	George W. Cate.
Amherst*† ...Hampshire	W. Hamlin.
Andover*† .....Essex	George H. Poor.
Arlington*† ...Middlesex	J. A. Bailey, Jr.
Ashburnham*† Worc'st'r	See Fitchburg.
Athol*† .....Worcester	GEORGE W. HORR, LL.B.
Athol Center*†Worcester	See Athol.
Attleborough*† ..Bristol	F. I. Babcock.
Ayer*† .....Middlesex	Warren H. Atwood.
Baldwinsville*† Wo'c'st'r	Edward L. Hill.
▲Barnstable*† .Barnstable	THOMAS C. DAY.
Barre*† .....Worcester	Mawbey & Johnson.
Belmont*† .....Middlesex	J. F. Ruckley.
Beverly*† .....Essex	J. F. McGOWAN.
¶▲Boston*†.....Suffolk	HERBERT L. BAKER, 30 Court St. Refers to Beacon Trust Co.
" ..... "	JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop Nat. Bk. and Old Colony Tr. Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	H. J. JAQUITH, 61 Equitable Bldg., (formerly president Traders National Bank, Boston). Practices in State and Federal courts. Special attention given to banking business.
" ..... "	KENDALL, MOORE & BURBANK, 77 Bedford St. Attorneys for the Mercantile Law Co. Collections, commercial, and corporation law.
" ..... "	NICHOLS & COBB, 40 Water St. Attorneys for Nat. Exch. Bank.
" ..... "	WM. H. PREBLE, Sears Bldg. Commercial litigation, collections and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston.
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental Nat. Bk.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. General law practice in State and Federal courts. Corporation, commercial, probate, and insolvency law. Refer to National Hide & Leather Bank.
" ..... "	WILLIAM G. WAITT, Equitable Bldg. Corporation, probate, and commercial law and collections. Refers to Shoe & Leather National Bank.
Bridgewater*† Plymouth	Hosea Kingman.
Brockton*† .....Plymouth	HERBERT H. CHASE.
Brookline*† .....Norfolk	A. L. Lincoln, Jr.
Cambridge*† . Middlesex	CHARLES A. WHITTEMORE.
Cambridgeport*†Mid'sex	See Cambridge.
Canton*† .....Norfolk	See Dedham.
Chelsea*†.....Suffolk	WILLIAM M. NOBLE, address 53 State Street, Boston.
Chicopee*† ....Hampden	Luther White.
Chicopee Falls*†. Hamp'n	James H. Loomis.
Clinton*† .....Worcester	EDMOND A. EVANS.
Cohasset*† .....Norfolk	Louis T. Cushing.
Concord*† ....Middlesex	Prescott Keyes.
Conway*† .....Franklin	See Greenfield.
Danvers*† .....Essex	Daniel N. Crowley.
▲Dedham*†.....Norfolk	D. G. HILL.
East Bridgewater*†Ply'th	R. O. Harris.
East Cambridge*†Mid's'x	See Boston.
Easthampton*†Hamps're	Edward L. Shaw.
East Weymouth*†Norf'k	See Weymouth.
▲Edgartown*† ..... Dukes	B. T. Hillman.
Essex*† .....Essex	See Gloucester.
Everett*† .....Middlesex	See Lowell.
Fairhaven*† .....Bristol	J. L. Gillingham.
Fall River*†.....Bristol	JACKSON, SLADE & BORDEN, Attorneys for Fall River National Bank and Second National Bank.
Falmouth*† ..Barnstable	See Barnstable.
▲Fitchburg*† ..Worcester	CHARLES E. WARE.
Florence*† ...Hampshire	See Northampton.
Foxboro*† .....Norfolk	E. C. COGNEY.
Framingham*†. Mid'sex	WALTER ADAMS.
Franklin*† .....Norfolk	Wiggins & Doe.
Gardner*† .... Worcester	PIERCE & STILES.
Georgetown*† .....Essex	W. A. Butler.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Gloucester*† .....Essex	HENRI N. WOODS. Refers to Cape Ann National Bank.
Grafton*† ....Worcester	W. E. Fowler.
Great Barrin'n*†B'kshire	A. CHALKLEY COLLINS.
▲Greenfield*† ....Franklin	GREENE & DAVENPORT.
Harwich*†.....Barnstable	See Barnstable.
Haverhill*† .....Essex	POOR & FULLER.
Haydenville*† .Hamps're	See Northampton.
Hingham*† .....Plymouth	Thomas H. Buttimer.
Hollis on*† .....Middlesex	J. P. Dexter.
Holyoke*† .....Hampden	P. J. GARVEY.
Hopkinton*† ..Middlesex	George L. Hemenway.
Hudson*† .....Middlesex	James T. & R. E. Joslin.
Hyannis*† ....Barnstable	Henry H. Baker, Jr.
Hyde Park*† .....Norfolk	E. C. JENNY.
Ipswich*† .....Essex	George H. W. Hayes.
▲Lawrence*† .....Essex	SWEENEY & DOW.
Lee*† .....Berkshire	A. B. Clark.
Leicester*† ....Worcester	Henry O. Smith.
Lenox*† .....Berkshire	See Pittsfield.
Leominster*† .Worcester	HARRY C. BASCOM.
Lexington*† ..Middlesex	A. E. Scott.
▲Lowell*† .....Middlesex	BURKE & CORBETT.
Ludlow*● ..... Hampden	See Springfield.
Lynn*† .....Essex	JOHN M. BARRY.
Malden*† ..... Middlesex	P. J McGUIRE.
Manchester*† .....Essex	See Gloucester.
Marblehead*† .....Essex	Wm. D. T. Trefey.
Marlboro*† ... Middlesex	Edgar Weeks.
Medford*† .... Middlesex	B. F. Hayes.
Medway*† ..... Norfolk	A. T. Johnson.
Melrose*† .....Middlesex	Frank L. Washburn.
Merrimac*† .....Essex	T. H. Hoyt.
Methuen*† .....Essex	Wm. M. Rogers.
Middleboro*† .Plymouth	George W. Stetson.
Milford*† .....Worcester	Lowell E. Fales.
Millbury*† ....Worcester	H. W. Aiken.
Milton*† .....Norfolk	C. F. Hall.
Monson*† .....Hampden	See Springfield.
▲Nantucket*† ..Nantucket	ALLEN COFFIN.
Natick*† .....Middlesex	P. H. Cooney.
▲New Bedford*† ..Bristol	HOMER W. HERVEY.
Newbury† .....Essex	See Newburyport.
▲Newburyport*† .....Essex	N. N. JONES.
Newton*† .... Middlesex	Jesse C. Joy.
Newton Center*†Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
Newtonville*† Middlesex	See Newton Center.
North Adams*† .Berks're	BEER & DOWLIN.
▲Northampton*†Hamps're	JOHN W. MASON.
No. Attleborough*†Bris'l	F. B. Byram.
Northborough*† Wo'ster	William M. Brigham.
No. Brookfield*†Wo'ster	Henry W. King.
No. Cambridge*†Mid'sex	See Boston.
North Easton*† ..Bristol	M. L. Urann.
Norwell*● .....Plymouth	H. T. Fogg.
Oakdale*† .... Worcester	Cutting & Sheehan.
Orange*† ..... Franklin	E. S. Hall.
Oxford*† ..... Worcester	See Worcester.
Palmer*† .....Hampden	W. W. LEACH.
Peabody*† .....Essex	A. W. Sim.
▲Pittsfield*† ... Berkshire	E. T. SLOCUM.
▲Plymouth*† ...Plymouth	EDWARD A. BURNETT.
Provincetown*†Barn'ble	R. A. Hopkins.
Quincy*† .....Norfolk	W. W. JENNESS.
Randolph*† .....Norfolk	Asa P. French.
Reading*† ..... Middlesex	James W. Grimes.
Rockland*† ... Plymouth	George W. Kelley.
Rockport*† .....Essex	See Gloucester.
Rowley*† .....Essex	See Newburyport.
▲Salem*† ..... Essex	HUNTINGTON & FITZ.
Salisbury*● .....Essex	See Newburyport.
Shelburne Falls*† Fra'lin	Henry M. Puffer.
Somerville*† ..Middlesex	See Boston.
South Braintree*† .Nor'k	C. C. Mellen.
Southbridge*†Worcester	Henry B. Montague.
So. Framingham*†Md'l'x	John M. Merriam.
South Weymouth*†Nor'k	Louis A. Cook.
S. Yarmouth*†Barnstable	See Barnstable.
Spencer*† .... Worcester	A. W. Curtis.
▲Springfield*† ..Hampden	GARDNER & GARDNER.
Stockbridge*† Berkshire	See West Stockbridge.
Stoneham*† ...Middlesex	W. B. Stevens.
Stoughton*† .....Norfolk	Oscar A. Marden.
▲Taunton*† .....Bristol	H. J. FULLER.
Townsend*† .. Middlesex	C. F. Worcester.
Turner's Falls*†Franklin	Greene & Davenport (*see Greenfield*).
Uxbridge*† .. Worcester	W. J. Taft.
Wakefield*† ....Middlesex	Samuel K. Hamilton.
Wales*† .....Hampden	H. A. McFarland.
Waltham*† ....Middlesex	R. M. Stark.
Ware*† .....Hampshire	H. M. Coney.
Wareham*† ...Plymouth	G. C. Tobey.
Warren*† .... Worcester	E. C. SAWYER.
Watertown*† .Middlesex	Joseph P. Keefe.
Webster*† .... Worcester	H. J. Clarke.
Wellfleet*† ...Barnstable	H. P. Harriman.
Westboro*† ... Worcester	A. F. BROWN.
Westfield*† ....Hampden	ALFRED F. LILLEY.
West Gardner*† . Wor'ster	G. R. Warfield.
Westminster*† Worcester	See Fitchburg.
West Newbury*† ... Essex	See Newburyport.
West Newton*† .Mid'sex	LAWRENCE BOND.
WestStockbridge*†Berk.	W. C. Spaulding.
Weymouth*† ....Norfolk	A. P. WORTHEN.
Whitinsville*† Worcester	See Worcester.
Whitman*† ....Plymouth	O. L. Bonney.
Williamstown*†Berkshire	Sanborn Gove Tenney.
Winchendon*† . Wor'ster	F. B. Spalter.
Winchester*† .Middlesex	G. S. Littlefield.
Woburn*† .....Middlesex	JOHN G. MAGUIRE.
▲Worcester*† .. Worcester	RICE, KING & RICE.
Wrentham*† .... Norfolk	Samuel Warner.
Yarmouthport*●Barns'ble	Charles C. Paine.

MICHIGAN.

Town and County.	Name.
Addison*● ..... Lenawee	Robertson & Clark.
▲Adrian*† ..... Lenawee	JOHN E. BIRD.
Akron*† ..... Tuscola	See Caro.
Albion*† .....Calhoun	M. D. Weeks.
Algonac*† .....St. Clair	J. M. Robertson.
▲Allegan*† ..... Allegan	I. C. MONTAGUE.
Allen*† .....Hillsdale	F. A. Roethlisberger.
Alma*† .....Gratiot	Francis Palmer.
Almont*† .....Lapeer	F. P. Andrus.
▲Alpena*† ..... Alpena	JOSEPH H. COBB.
▲Ann Arbor*† Washtenaw	M. J. CAVANAUGH.
Applegate*† .....Sanilac	See Carsonville.
Argyle ..... Sanilac	See Carsonville.
Armada*† .....Macomb	Bert C. Preston.
Ashley*† .....Gratiot	See Ithaca.
Athens*† .....Calhoun	Charles A. Standiford.
▲Atlanta* .. Montmorency	See Gaylord.
Au Sable*† ..... Iosco	See Tawas City.
▲Autraine† ..... Alger	See Marquette.
▲Bad Axe*† ..... Huron	CHARLES L. HALL.
▲Baldwin*† .....Lake	See Reed City.
Bancroft*† ...Shiawassee	M. V. B. Wixom.
Bangor*† .... Van Buren	R. M. Chase.
Barryton*† .....Mecosta	See Big Rapids.
Battle Creek*† ..Calhoun	O. S. CLARK.
▲Bay City*† ..... Bay	FRANK S. PRATT.
Bay Port*† .....Huron	See Port Austin.
Belding*† .....Ionia	H. L. V. B Schaten.
▲Bellaire*† ..... Antrim	Leavitt & Guile.
Belleville*† .....Wayne	See Wayne.
Bellevue*† ..... Eaton	George P. Stevens.
Benton Harbor* ..Berrien	V. M. GOVE.
Benzonia*† ..... Benzie	See Frankfort.
Berrien Springs*†Berrien	R. D. Dix.
▲Bessemer*† .....Gogebic	S. S. Cooper.
▲Big Rapids*† ....Mecosta	W. S. TUCKER.
Birmingham*† .. Oakland	See Pontiac.
Blissfield*† ..... Lenawee	John A. Riley.
Breckenridge*† ..Gratiot	See St. Louis.
Brighton*† ....Livingston	B. T. O. Clark.
Britton*† ..... Lenawee	See Adrian.
Bronson*† .....Branch	M. Thompson.
Brooklyn*† ..... Jackson	J. C. Covert.
Brown City*† ..... Sanilac	Fred Tarr.
Buchanan*† .....Berrien	A. A. Worthington.
Burr Oak*† .. St. Joseph	A. M. Graham.
Byron*† .....Shiawassee	See Durand.
▲Cadillac*† ..... Wexford	SAWYER & BISHOP.
Caledonia*† .....Kent	See Middleville.
Calumet*† .... Houghton	See Houghton.
Camden* ..... Hillsdale	See Hillsdale.
Capac*† ..... St. Clair	J. L. Willoughby.
Carleton*† .....Monroe	See Dundee.
▲Caro*† ..... Tuscola	Walter J. Gamble.
Carson City*† Montcalm	Lee A. Lyon.
Carsonville*† .... Sanilac	Thomas G. Graham.
Caseville*† .....Huron	T. B. Woodworth.
Cass City*† ..... Tuscola	J. D. Brooker.
▲Cassopolis*† ..... Cass	L. H. GLOVER.
Cedar Springs*† .....Kent	Stuart & Barker.
Central Lake*† ....Antrim	M. W. Neukirk.
▲Centerville*† St. Joseph	H. P. Stewart.
▲Charlevoix*† Charlevoix	A. D. Cruikshank.
▲Charlotte*† .....Eaton	McCALL & SHEPHERD.
▲Cheboygan*† .Cheboygan	GEORGE E. BELL.
Chelsea*† .... Washtenaw	A. W. Wilkinson.
Chesaning*† .....Saginaw	E. V. Mudge.
Clare*† ..... Clare	C. W. Perry.
Clarkston* ..... Oakland	L. N Brown.
Clarksville*† ..... Ionia	See Ionia.
Clayton*† .....Lenawee	J. E. Bird.
Climax*† .... Kalamazoo	See Vicksburg.
Clinton*† ..... Lenawee	Edwin R. Smith.
Clio*† ..... Genesee	J. L. Curry.
▲Coldwater*† .....Branch	LOVERIDGE & LOVERIDGE.
Coleman*† ..... Midland	See Midland.
Coloma*† ..... Berrien	See Benton Harbor.
Colon*† ..... St. Joseph	D. L. Akey.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Concord*•† .....Jackson	See Jackson.
Constantine*•† St. Joseph	James M Harvey, Jr.
Coopersville*•†... Ottawa	James Cilley.
▲Corunna*•†... Shiawassee	John T. McCurdy.
Covert*•† .....Van Buren	H. B. Chase.
Croswell*•† ..... Sanilac	CHARLES L. HALL.
▲Crystal Falls*•† ..... Iron	A. L. Flewelling.
Dansville*..... Ingham	See Lansing.
Davison*•† ..... Genesee	See Flint.
Dearborn*•† ..... Wayne	See Detroit.
Decatur*•†.... Van Buren	A. L. Moulton.
Deckerville*•†.... Sanilac	R. J. West.
Delray*†..... Wayne	C. L. Coulson.
▲Detroit*•¶ ..... Wayne	BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	BOWEN, DOUGLAS, WHITING & HITCHCOCK, Moffat Bldg. Attorneys for Mechanics Bank and Merchants Bank of Canada.
" ..... "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" ..... "	HAUG & YERKES, Campau Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc.
" ..... "	WELLS, ANGELL, BOYNTON & McMILLAN. Union Trust Bldg. Attorneys for American Exchange Nat. Bank, Commercial Nat. Bank, and Detroit River Savings Bank.
Dexter*•†.... Washtenaw	James T. Honey.
Dimondale*•†..... Eaton	See Eaton Rapids.
Douglas*†..... Allegan	See Allegan.
Dowagiac*•†..... Cass	JAMES H. KINNANE.
Downington*•†... Sanilac	F. S Viets.
Dryden*•†..... Lapeer	T. Williams.
Dundee*•† ..... Monroe	Randall & Corbin.
Durand*•†.... Shiawassee	Fred J. Northaway.
▲Eagle River*..Keweenaw	See Calumet.
East Jordan*• Charlevoix	A. B. Nicholas.
East Saginaw*†...Saginaw	See Saginaw.
East Tawas*•† ..... Iosco	See Tawas City.
Eaton Rapids*•†.....Eaton	J. B. Hendee.
Edmore*•† .... Montcalm	See Ionia.
Elk Rapids*•†.....Antrim	A. B. Dougherty.
Elkton*•†.....Huron	W. L. Doyle.
Elsie*•†..... Clinton	Charles Snelling.
Emmett*•†.....St. Clair	See Port Huron.
▲Escanaba*•†..... Delta	IRA C. JENNINGS.
Evart*•†..... Osceola	C. H. Rose.
Ewen*•†..... Ontonagon	See Bessemer.
Fairgrove*•†..... Tuscola	See Caro
Farmington*†... Oakland	See Northville.
Fenton*•† ..... Genesee	Henry C Riggs.
Fennville*•† ..... Allegan	Theo. Wade.
▲Flint*•†..... Genesee	DURAND & CARTON.
Flushing*•..... Genesee	F. P. Sayre.
Forestville*† ..... Sanilac	See Deckerville.
Fowler*•†.....Clinton	J. G. Patterson.
Fowlerville*•† Livingston	S. S. Abbott.
▲Frankfort*•†..... Benzie	N. A. PARKER.
Freeport*•†.....Barry	See Hastings.
Fremont*•† .... Newaygo	S. W. Dunham.
Gagetown*•†..... Tuscola	See Cass City.
Galesburg*•†. Kalamazoo	R. G. Smith.
Galien*•†..... Berrien	See Three Oaks.
▲Gaylord*•†..... Otsego	A. D. Marshall.
Gladstone*•† ..... Delta	Smith & Empson.
▲Gladwin*•..... Gladwin	Charles B. Wilmot.
Gobleville*†...Van Buren	H. M. Huff.
▲Grand Haven*•†.. Ottawa	H. T. ROOT.
Grand Ledge*•†....Eaton	C. Alexander.
Grand Marais*..... Alger	C. D. Dolg.
▲Grand Rapids*•†.... Kent	CRANE, NORRIS & STEVENS, Mich. Trust Co. Bldg. References: Any bank in city.
Grass Lake*•†....Jackson	E. Pelton.
▲Grayling*•†.....Crawford	Joseph Patterson.
Greenville*•†.. Montcalm	E. J. Bowman.
Hancock*•†.... Houghton	Dunstan & Hanchette.
Hanover*•† ..... Jackson	See Jackson.
Harbor Beach*.... Huron	See Bad Axe.
▲Harbor Springs*•† Emmet	See Petoskey.
▲Harrison*•†..... Clare	W. H. Browne.
▲Harrisville*†..... Alcona	F. A. Beede.
▲Hart*•† ..... Oceana	F. S. Gurney.
Hartford*•†... Van Buren	A. H Tuttle.
▲Hastings*•†..... Barry	WILLIAM B. SWEEZEY.
▲Hersey*•†..... Osceola	C. M. Beardsley.
▲Hillsdale*•†.....Hillsdale	J. S. & E. O. GALLOWAY.
Holland*•†..... Ottawa	John C. Post.

Town and County.	Name.
Holly*•†..... Oakland	C. F. Collier.
Homer*•†..... Calhoun	Myron H. Nichols.
Hopkins Station*•† Alle'n	See Allegan.
▲Houghton*•†...Houghton	CHADBOURNE & REES.
Howard*•† .... Montcalm	C. W. Perry.
▲Howell*•†..... Livingston	W. P. VAN WINKLE.
Hubbardston*.....Ionia	Frank Rogers.
Hudson*•† ..... Lenawee	Grant Fellows.
Imlay City*•†.....Lapeer	Herbert W. Smith.
▲Ionia*•†..... Ionia	GEORGE E. NICHOLS.
▲Iron Mountain*•†. Dickl'n	E. A. WOODWARD.
Iron River*•†..... Iron	I. W. Byers
Ironwood*•†.....Gogebic	C. E. MILLER.
Ishpeming*•† . Marquette	W. T. POTTER.
▲Ithaca*•†..... Gratiot	George P. Stone.
▲Jackson*•† ..... Jackson	FORREST C. BADGLEY.
Jasper*•† ..... Lenawee	H. C. Pratt.
Jonesville*•†....Hillsdale	S. D. McNeal.
▲Kalamazoo*•† Kalamazoo	OSBORN, MILLS & MASTER.
▲Kalkaska*•† ....Kalkaska	C. C. Jencks.
Kinde*•† .....Huron	James H. Hall.
Kingston*•† .....Tuscola	J. B Beverly.
Laingsburg*•† Shiawassee	H. E. Pulver.
▲Lake City*•†...Missaukee	A. G. Smith.
Lake Linden*•† Houghton	See Houghton.
Lake Odessa*•† .....Ionia	See Ionia.
Lake View*•†..Montcalm	Salem F. Kennedy.
▲L'Anse*•† .....Baraga	P. R. McKernan.
¶Lansing*•† .....Ingham	J. L. FINCH.
▲Lapeer*•† .....Lapeer	GREER & WILLIAMS.
Laurium*..... Houghton	W. A. Bateman.
Lawrence*•†..Van Buren	See Kalamazoo.
Lawton*•† ....Van Buren	See Kalamazoo.
▲Leland*†..... Leelanau	A. F. Bonting.
Lenox*•†.....Macomb	See Richmond.
Leslie*•† .....Ingham	Arthur J. Tuttle.
Lexington*†.....Sanilac	A. E. Divine.
Linden*•†..... Genesee	James L. Spencer.
Litchfield*•†....Hillsdale	L. B. Agard.
Lowell*•† .....Kent	John W. Matthewson.
▲Ludington*•† .....Mason	G. H. BLODGETT.
Lyons*•† .....Ionia	E. C. Spalding.
Mancelona*•† ....Antrim	H. B Hudson.
Manchester*•† Washte'aw	A. J. Waters.
▲Manistee*•† .....Manistee	DOVEL & SMITH.
▲Manistique*•† Schoolcraft	VIRGIL I. HIXSON.
Manton*•† .....Wexford	I. C. Wheeler.
Maple Rapids*.....Clinton	See St. Johns.
Marcellus*•† .....Cass	Smith & Harmon.
Marine City*†....St. Clair	F S. Parker.
Marlette*•† .....Sanilac	D. S. McClure.
▲Marquette*•† ..Marquette	BALL & BALL.
▲Marshall*•† .....Calhoun	WILLIAM H. PORTER.
▲Mason*•† .....Ingham	L. B. McArthur.
Mayville*•† .....Tuscola	T. J. Eveland.
Memphis*•† .....Macomb	See Almont.
Mendon*•†.....St. Joseph	E. E. Harwood.
▲Menominee*•† Menominee	SAWYER & WAITE.
Merrill*•† .....Saginaw	See Saginaw.
Middleville*•† .....Barry	H. E. Hendricks.
▲Midland*•† .....Midland	E. P. Rice.
Milan*•† .....Washtenaw	D. C Salisbury.
Milford*•† .....Oakland	Edward J. Bissell.
Millington*•†.....Tuscola	See Vassar.
Minden City*•† ...Sanilac	C H. McGurley.
▲Mio* .....Oscoda	See Grayling.
▲Monroe*•† .....Monroe	LANDON & LOCKWOOD.
Montague*•† ..Muskegon	W. E. Osmun.
Montrose*•† .....Genesee	See Clio.
Morenci*•† .....Lenawee	C. S. Ingals.
Morrice*•† ... Shiawassee	A. L. Beard.
▲Mt. Clemens*•†.. Macomb	WILLIAM S. JENNEY.
▲Mt. Pleasant*•† ..Isabella	FRANCIS H. DODDS.
Muir*•† .....Ionia	George Bennett.
Mulliken*•† ..... Eaton	See Grand Lodge.
Munising*•† ..... Alger	Walsh & Pardee
▲Muskegon*•† ..Muskegon	SMITH, NIMS, HOYT & ERWIN.
Nashville*•† .....Barry	Walter S. Powers.
Negaunee*•† ..Marquette	JOHN Q. ADAMS.
▲Newaygo*•† .... Newaygo	Fred W. Riblet.
New Baltimore*† Macomb	See Mt. Clemens.
▲Newberry*•† .....Luce	Sanford N. Dutcher.
New Haven*•†...Macomb	Adam T. Bennett.
Niles*•† .....Berrien	WILLIAM J. GILBERT.
North Adams*•† Hillsdale	See Hillsdale.
North Branch*•†..Lapeer	See Lapeer.
North Lansing† ...Ingham	See Lansing.
Northville*•†..... Wayne	C. C. Yerkes.
Ogden*† .....Lenawee	See Adrian.
Olivet*† .....Eaton	See Bellevue.
Omer*•† .....Arenac	W. C. Cook.
Onaway*•...Presque Isle	See Rogers.
▲Ontonagon*•† Ontonagon	W. W. Wendell.
Orion*•† .....Oakland	William E Littell.
Oscoda*•† .....Iosco	See Tawas City.
Otsego*•†..... Allegan	ANDERSON & ANDERSON.
Ovid*•† .....Clinton	High & Everett.
Owosso*•† ....Shiawassee	WATSON & CHAPMAN.
Oxford*•†.....Oakland	Frank E. Jenkins.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Paw Paw*† ... Van Buren	T. J. CAVANAUGH.
Peck* ... Sanilac	T. C. Graham.
Pentwater*† ... Oceana	WILLIAM T. EVANS.
Perrinton*† ... Gratiot	See Ashley.
Perry*† ... Shiawassee	A. N. Macqueen.
Petersburgh*† ... Monroe	John O. Zabel.
Petoskey*† ... Emmet	C. J. PAILTHORP.
Pewamo*† ... Ionia	See Lyons.
Pigeon*† ... Huron	Paul Woodworth.
Pinckney*† ... Livingston	W. A. Carr.
Pinconning*† ... Bay	See Standish.
Plainwell*† ... Allegan	E. J. Anderson.
Plymouth*† ... Wayne	G. A Starkweather.
▲Pontiac*† ... Oakland	ELMER R. WEBSTER.
Port Austin*† ... Huron	James H. Hall.
Port Hope*† ... Huron	See Port Austin.
▲Port Huron*† ... St. Clair	PHILLIPS & JENKS.
Portland*† ... Ionia	W. E. Hawley.
Port Sanilac*† ... Sanilac	M. N. Mugan.
Quincy*† ... Branch	W. H. Lockerby.
Reading*† ... Hillsdale	Lockerby & Kinney.
Red Jacket*† ... Houghton	See Houghton.
Reed City*† ... Osceola	Charles A. Withey.
Reese*† ... Tuscola	See Vassar.
Remus*† ... Mecosta	See Big Rapids.
Richland*† ... Kalamazoo	See Battle Creek.
Richmond* ... Macomb	W. S. Stone.
Rochester*† ... Oakland	J. H. Holman.
Rockford*† ... Kent	C. G. Hyde.
Rockland*† ... Ontonagon	See Ontonagon.
▲Rogers* ... Presque Isle	G. Covey, Jr.
Romeo*† ... Macomb	D. N. Lowell.
▲Roscommon*† Roscom'on	Charles L. De Waele.
▲Saginaw*† ... Saginaw	E. J. DEMOREST. Refers to Second National Bank.
Saline*† ... Washtenaw	See Ypsilanti.
Sand Beach*† ... Huron	CHARLES L. HALL.
▲Sanilac Center* ... Sanilac	William H. Burgess.
Saranac*† ... Ionia	P. T. Williams.
Saugatuck* ... Allegan	W. A. Woodworth.
▲Sault Ste Marie*† Chip'wa	HENRY F. METZGER.
Schoolcraft*† Kalamazoo	George M. Fields.
Scottville*† ... Mason	See Ludington.
Sebewaing*† ... Huron	See Port Austin.
Seney*† ... Schoolcraft	See Newberry.
Shelby*† ... Oceana	A. E. Souter.
Shepherd*† ... Isabella	F. E. Hibbard.
Sheridan*† ... Montcalm	E. Follette.
Sherwood*† ... Branch	See Union City.
South Haven*† VanBuren	S. B. MONROE.
South Lyon*† ... Oakland	Carpenter & Chubb.
Sparta*† ... Kent	B. N. Keister.
Springport*† ... Jackson	See Albion.
▲Standish*† ... Arenac	M. D. Snow.
▲Stanton*† ... Montcalm	L. C. PALMER.
St. Charles*† ... Saginaw	T. P. Zander.
St. Clair*† ... St. Clair	A. R. Stowell.
▲St. Ignace*† ... Mackinac	Henry Hoffman.
▲St. Johns*† ... Clinton	LEWIS SEVERANCE.
▲St. Joseph*† ... Berrien	N. A. HAMILTON.
St. Louis*† ... Gratiot	Charles W. Giddings.
Stockbridge*† ... Ingham	W. B. Gildart.
Sturgis*† ... St. Joseph	C. A. Sturgis.
Sunfield*† ... Eaton	See Grand Ledge.
▲Tawas City*† ... Iosco	N. C HARTINGH.
Tecumseh*† ... Lenawee	F. B. Wood.
Tekonsha*† ... Calhoun	William A. Howard.
Three Oaks*† ... Berrien	W. K. Sawyer.
Three Rivers*† St. Joseph	S. M. Constantine.
▲TraverseCity*† Gr'ndTra.	PRATT & DAVIS.
Turner*† ... Arenac	See Standish.
Twining*† ... Arenac	See Standish.
Ubly*† ... Huron	J. C. Ryan.
Union City*† ... Branch	M. A. Merrifield.
Unionville*† ... Tuscola	See Caro.
Utica*† ... Macomb	G. E. Eckert.
Vandalia*† ... Cass	See Cassopolis.
Vassar*† ... Tuscola	E. H. TAYLOR.
Vermontville*† ... Eaton	See Charlotte.
Vernon*† ... Shiawassee	See Corunna.
Vicksburg*† Kalamazoo	T. RAYNER, JR.
Wacousta* ... Clinton	See Grand Ledge.
Waldron*† ... Hillsdale	S. W. Yeagley.
Watervliet*† ... Berrien	See Benton Harbor.
Wayland*† ... Allegan	David Stockdale.
Wayne*† ... Wayne	J. F. Cullen.
West Bay City*† ... Bay	Curtis E. Pierce.
▲West Branch*† Ogemaw	F. L. Snodgrass.
Weston*† ... Lenawee	H. C. Reton.
Whitehall*† ... Muskegon	Paul I. Hedges.
WhitePigeon*† St. Joseph	W. F. Thomas.
Williamston*† ... Ingham	W. T. Webb.
Woodland*● ... Barry	C. S. Palmerton.
Wyandotte*† ... Wayne	SYLVESTER PRAY.
Yale*† ... St. Clair	Drake & Rapley.
Ypsilanti*† ... Washtenaw	D. C. GRIFFIN.
Zeeland*† ... Ottawa	See Holland.

MINNESOTA.

Town and County.	Name.
▲Ada*† ... Norman	W. W. Calkins.
Adams*† ... Mower	P. H. Carr.
Adrian*† ... Nobles	O. W. Freeman.
▲Aitkin*† ... Aitkin	F. N. Hall.
Albany*† ... Stearns	See Avon.
▲Albert Lea*† ... Freeborn	TODD & CARLSON.
Alden*† ... Freeborn	Ira Cary.
▲Alexandria*† ... Douglas	C. J. Gunderson.
Alpha*● ... Jackson	See Heron Lake.
Amboy*† ... Blue Earth	Charles Thompson.
Annandale*† ... Wright	Henry Spindler.
▲Anoka*† ... Anoka	A. F. PRATT.
Appleton*† ... Swift	E. T. Young.
Argyle*† ... Marshall	E. M. Stanton.
Arlington*† ... Sibley	P. A. Cosgrove.
Atwater*† ... Kandiyohi	L. E. Covell.
Audubon*† ... Becker	See Detroit City.
▲Austin*† ... Mower	ARTHUR W. WRIGHT
Avoca*† ... Murray	See Fulda.
Balaton*† ... Lyon	See Tracy.
Barnesville*† ... Clay	Charles S. Marden.
Battle Lake*† Otter Tail	See Fergus Falls.
Beardsley*† ... Bigstone	See Graceville.
▲Beaver Falls* ... Renville	See Redwood Falls.
Belgrade*† ... Stearns	See Glenwood.
Belle Plaine*† ... Scott	See Shakopee.
Bellingham*† Lac-qui-P'e	T. J. McElligott.
Belview*† ... Redwood	A. O. Gimmestad.
▲Bemidji*● ... Beltrami	Street & Reynolds.
▲Benson*† ... Swift	S. A. Hudson.
Bigelow*† ... Nobles	See Worthington.
Big Lake*† ... Sherburne	Frank T. White.
Bird Island*† ... Renville	H. C. Berry.
Blooming Prairie*† Ste'e	W. R. Hoskyn.
▲Blue Earth City*† Farib'lt	FRANK E. PUTNAM.
Boyd*† ... Lac-qui-Parle	See Madison.
Braham ... Isanti	See Cambridge.
▲Brainerd*† ... Crow Wing	T. C. BLEWITT.
Brandon*† ... Douglas	See Alexandria.
▲Breckenridge*† ... Wilkin	EZRA G. VALENTINE.
Brewster*† ... Nobles	See Heron Lake.
Bricelyn ... Faribault	A. M. Schancke.
Brooten*† ... Stearns	See Glenwood.
Browerville*† ... Todd	See Long Prairie.
Brown Valley*† Traverse	Norton F. Brand.
Brownton*† ... McLeod	A. L. Brown.
▲Buffalo*† ... Wright	J. T. Alley.
Buffalo Lake*† ... Renville	See Granite Falls.
Butterfield*† Watonwan	See St. James.
▲Caledonia*† ... Houston	G. G. GOODWIN.
▲Cambridge* ... Isanti	Barber & Southerland.
Campbell*† ... Wilkin	E. G. Valentine.
Canby*† Yellow Medicine	Ole Ostensoe.
Cannon Falls*† Goodhue	P. S. Aslakson.
Carlton*† ... Carlton	H. H. Hawkins.
▲Carver*† ... Carver	See Chaska.
Cass Lake● ... Cass	F. W. Smith.
▲Center City*† ... Chisago	See St. Paul.
▲Chaska*† ... Carver	T. F. CRAVEN.
Chatfield*† ... Fillmore	Joseph Underleak.
Chokio*† ... Stevens	See Morris.
Clara City*† ... Chippewa	See Granite Falls.
Claremont*† ... Dodge	B. F. Hood.
Clarkfield*† Yello' Medi'e	See Canby.
Clayton ... Faribault	See Wells.
Clear Lake*† Sherburne	See Big Lake.
Clearwater*† ... Wright	See St. Cloud.
Climax*† ... Polk	See Crookston.
Clinton* ... Bigstone	See Graceville.
Cloquet*† ... Carlton	W. L. Chase.
Cokato*† ... Wright	F. Swanson.
Comfrey ... Brown	See New Ulm.
Correll† ... Bigstone	See Appleton.
Cottonwood*† ... Lyon	W. D. Fanning.
▲Crookston*† ... Polk	MILLER & FOOTE.
Dassel*† ... Meeker	See Litchfield.
Dawson*† Lac-qui-Parle	A. W. Ewing.
Deer River*† ... Itasca	See Grand Rapids.
Delano*† ... Wright	F. H. Lindsley.
Delavan*† ... Faribault	S. J. Abbott.
▲Detroit*† ... Becker	FRANK RICHARDSON.
Dexter*† ... Mower	G. W. King.
Dodge Center*† ... Dodge	See Kasson.
Dover*† ... Olmstead	See Rochester.
▲Duluth*† ... St. Louis	RICHARDSON & DAY. Refer to any bank in Duluth or to St. Paul National Bank, St. Paul.
Dundee*† ... Nobles	See Slayton.
Eagle Bend*† ... Todd	See Long Prairie.
East Grand Forks*† Polk	Graves & Massee.
Easton*† ... Faribault	See Wells.
Echo*† Yellow Medicine	R. Vaaller.
Eden Valley*† ... Meeker	James H. Doran.
Edgerton*† ... Pipestone	C. G. Brady.
▲Elbow Lake*† ... Grant	F. & M. Casey.
Elgin*† ... Wabasha	See Plainview.

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Town and County.	Name.
▲Elk River*•† ...Sherburne	Frank T. White.
Ellsworth*† .....Nobles	John F. Flynn.
Elmore*•† .....Faribault	H. B. Smith.
Ely*†.....St. Louis	GEORGE WESCOTT.
Elysian*•† .....Lesueur	See Waterville.
Emmons .....Freeborn	See Albert Lea.
Erskine*† .....Polk	See Crookston.
Evansville*•† ....Douglas	A. O. Feet.
Eyeleth*†.....St. Louis	M. D. L. Fuller.
Excelsior*•† ....Hennepin	W. P. McDonald.
Eyota .....Olmstead	See Rochester.
Fairfax*•† ..... Renville	A. V. Ricke.
▲Fairmont*•†.....Martin	H. M. BLAISDELL.
▲Faribault*•†.....Rice	A. D. KEYES.
Farmington*•† ...Dakota	A. C. Finney.
Felton*•† .....Clay	See Moorhead.
▲Fergus Falls*•† Otter Tail	C. L. HILTON.
Fertile*•† .....Polk	Thomas Keefe.
Fisher*•† .....Polk	E. D. Kingsland.
Foley*† .....Benton	See Sauk Rapids.
Fosston*•† .....Polk	B. S. Bennett.
Franklin*•† .....Renville	See Fairfax.
Frazee*•† .....Becker	See Detroit City.
Frost.....Faribault	See Wells.
Fulda*•† ....Murray	M. E. Foley.
Gary*•† .....Norman	See Fertile.
Gaylord*•† .....Sibley	G. A. McKenzie.
Gibbon*•† .....Sibley	See Gaylord.
▲Glencoe*•† .....McLeod	F. R. ALLEN.
Glenville .....Freeborn	See Albert Lea.
▲Glenwood*•† .....Pope	E. M. Webster.
Good Thunder*•†BlueE'th	See Mapleton.
Graceville*•† ....Bigstone	M. S. STEVENS.
Granada*† .....Martin	See Fairmont.
▲Grand Marais*.....Cook	See Duluth.
Grand Meadow*•†.Mower	See Spring Valley.
▲Grand Rapids*•†...Itasca	T. M. Brady.
▲Granite Falls*•† Yel. Med.	O. Hartwick.
Grove City*•†.....Meeker	A. T. Nelson.
▲Hallock*•†.....Kittson	R. R. Hedenberg.
Halstad*•† .....Norman	A. O. Ueland.
Hamline*•† .....Ramsey	See St. Paul.
Hammond*•† ...Wabasha	See Wabasha.
Hampton*•† .....Dakota	See Farmington.
Hancock*•† .....Stevens	F. M Klein.
Hanska .....Brown	See Madelia.
Hardwick*•† .....Rock	See Lu Verne.
Harmony*•† .....Fillmore	See Preston.
Hartland*•† ....Freeborn	See Albert Lea.
▲Hastings*•† .....Dakota	F. M. CROSBY.
Hawley*•† .....Clay	G. Halverson.
Hayfield*•† .....Dodge	See Kasson.
Hector*•† .....Renville	O. A. Allen.
▲Henderson*•† ..... Sibley	W. H. Leeman.
Hendrum*•† ....Norman	See Halstad.
Henning*•† ....Otter Tail	See Fergus Falls.
Herman*•† .....Grant	Arthur B. Childress.
Heron Lake*•† ...Jackson	L. F. Lammers.
Hibbing*•† .....St. Louis	T. M. Brady & Son.
Hills*•† .....Rock	See Lu Verne.
Hoffman*† .....Grant	William Schellbach.
Holland*† .....Pipestone	See Pipestone.
Houston*•† .....Houston	See Caledonia.
Howard Lake*•†..Wright	F. E. Latham.
Hubbard* .....Hubbard	See Park Rapids.
Hutchison*•† ....McLeod	H. H. Bonniwell.
Ionа*† .....Murray	See Slayton.
Isanti*.....Isanti	See Cambridge.
▲Jackson*•† .....Jackson	T. J. Knox.
Janesville*•† .....Waseca	A. J. O'GRADY.
Jasper*•† .....Pipestone	F. L. James.
Jeffers.....Cottonwood	See Windom.
Jordan*•†. .....Scott	F. J. Leonard.
Kasson*•† .....Dodge	Robert Taylor.
Kennedy*•† .....Marshall	See Hallock.
Kensington*•† .. Douglas	See Alexandria.
Kenyon*•† .....Goodhue	F. M. Lamp.
Kerkhoven*•† .....Swift	See Benson.
Kiester* .....Faribault	See Alden.
Kilkenny*•† .....Lesueur	See Waterville.
Kinbrace† .....Nobles	See Worthington.
Lafayette*† .....Nicollet	See Winthrop.
▲Lake Benton*•† ..Lincoln	John McKenzie.
Lake City*•† ....Wabasha	ALLEN J. GREER.
Lake Crystal*•†BlueEa'th	D. A. Reed.
Lakefield*•† .....Jackson	E. T. Smith.
Lake Park*•† .....Becker	See Detroit.
Lakeville*•† .....Dakota	See Farmington.
Lamberton*•† ..Redwood	F. Clague.
Lanesboro*•† ....Fillmore	Chapman & Chapman.
Le Roy*•† .....Mower	G. W. W. Harden.
Lester Prairie*•†.McLeod	See Glencoe.
Lesueur*•† .....Lesueur	O. J. Parker.
▲Lesueur Center*.Lesueur	Charles C. Kolars.
Lewiston*•† .....Winona	See Winona.
▲Litchfield*•† .....Meeker	C. H. Strobeck.
▲Little Falls*•†...Morrison	E. P. ADAMS.
▲Long Prairie*•† .....Todd	J. D. Jones.
Lowry*•† .....Pope	See Glenwood.

Town and County.	Name.
▲Luverne*•†.....Rock	W. N. DAVIDSON.
Lyle*•† .....Mower	See Austin.
Mabel*•† .....Fillmore	W. H. Hammer.
Madelia*•† ....Watonwan	Charles Cooley.
▲Madison*•†.Lac-qui-Parle	H. L. Hayden.
Madison Lake*•†BlueE'th	See Mankato.
▲Mankota*•†....Blue Earth	WM. N. PLYMAT.
▲Mantorville*•.....Dodge	Littleton & McCaughey.
Maple Lake*•†....Wright	J. E. Madigan.
Mapleton*•† ..Blue Earth	U. G. Argetsinger.
▲Marshall*•†.....Lyon	SEWARD & BURCHARD.
Maynard*† .....Chippewa	See Montevideo.
Mazeppa*•† .....Wabasha	Michael Marx.
McIntosh*•† .....Polk	S. H. Drew.
Melrose*•† .....Stearns	Donahue & Stephens.
Menahga*•† .....Wadena	See Park Rapids.
Merriam Park*•†.Ramsey	Wardell Spencer.
Milaca*•† .....Millelacs	Giddings & Pratt.
Milan*•† .....Chippewa	See Montevideo.
Minneapolis*•† Hennepin	WASHINGTON SMITH, 914-916 Guaranty Loan Bldg. General practice, commercial, real estate, probate, and commercial law a specialty. Refers to E. W. Scott, of Scott Bros., New York; Security Bank, or any other bank in Minneapolis.
Minneota*•†.....Lyon	See Marshall.
Minnesota Lake*•†Fr'rib'lt	See Mapleton.
▲Montevideo*•†.Chippewa	LYNDON A. SMITH.
Montgomery*•† ..Lesueur	C. D. McCarthy.
Monticello*•† .....Wright	James C. Tarbox.
▲Moorhead*•† .....Clay	EDWIN ADAMS.
▲Mora*•†.....Kanabec	J. C. Pope.
Morgan*•† .....Redwood	Albert Hauser.
▲Morris*•† .....Stevens	LEWIS C. SPOONER.
Morristown*•† .....Rice	See Faribault.
Morton*•† .....Renville	See Olivia.
Mountain L*•† Cottonw'd	See Windom.
Murdock*•† .....Swift	See Benson.
New Duluth*•†..St. Louis	See Duluth.
New London*•†Kandiyo'i	See Willmar.
New Paynesville*•† St'rns	See St. Cloud.
New Prague*•† .....Scott	E. A. Edgerton.
New Richland*•†..Waseca	B. F. McGregor.
▲New Ulm*•† .....Brown	LIND & SOMSEN.
New York Mills*•†Ott'rt'l	See Wadena.
Nicollet*•† .....Nicollet	See St. Peter.
North Branch*•†.Chicago	Charles A. Holt.
Northfield*•† .....Rice	R. J. Drake.
North St. Paul*•† Ramsey	See St. Paul.
Norwood*•† .....Carver	George J. Bradley.
Olivia*•† .....Renville	S. R. Miller.
▲Ortonville*•† .....Bigstone	E. F. CRAWFORD.
Osakis*•† .....Douglas	F. H. Borchert.
▲Owatonna*•† .....Steele	WHEELOCK & SPERRY.
▲Park Rapids*•†..Hubbard	B. F. Wright.
Pelican Rapids*•†Ot'r T'il	James T. McCullough.
Perham*•† .....Otter Tail	M. J. Daly.
Perley*•† .....Norman	See Halstad.
▲Pine City*•† .....Pine	S. G. L. Roberts.
Pine Island*•†...Goodhue	See Zumbrota.
▲Pipestone*•† ...Pipestone	EVANS & EVANS.
Plainview*•† ....Wabasha	J. A. Carley.
Plato*•† .....McLeod	See Glencoe.
Presto .....Todd	See Staples.
▲Preston*•†.....Fillmore	Wells & Hopp.
▲Princeton*•†...Mille Lacs	J. L. Brady.
Racine*•† .....Mower	See Spring Valley.
Raymond*•† ..Kandiyohi	J. M. Shelton.
▲Redlake Falls*•†.Redlake	C. E. Boughton.
▲Red Wing*•† ....Goodhue	ALBERT JOHNSON.
▲Redwood Falls*•†Redw'd	A. C. Doliff.
Renville*•†.....Renville	Daly & Barnard.
Richmond (Torah P. O.) Stearns	See Torah.
Revere*† .....Redwood	See Lamberton.
▲Rochester*•†.....Olmstea	B. W. EATON.
Rock Dell.....Olmsted	See Rochester.
Rockford*•†.....Wright	D. D. Ames.
▲Roseau*..... .....Roseau	R. J. Bell.
Rothsay*•† .....Wilkin	See Breckenridge.
Round Lake*•†... Nobles	See Worthington.
Royalton*•†.....Morrison	George H. Niles.
Rush City*•†.....Chicago	J. D. Markham.
Rushford*•†.....Fillmore	G. W. Rockwell.
Rushmore*•† .....Nobles	See Worthington.
Ruthton*•†.....Pipestone	See Pipestone.
Sacred Heart*•† Renville	Erie L. Winge.
Sanborn*•† .....Redwood	See Lamberton.
Sandstone*•†.....Pine	J. A. Smith.
Sargeant*•† .....Mower	See Austin.
Sauk Center*•†....Stearns	M. C. Kelsey.
▲Sauk Rapids*•† ...Benton	Thomas Van Etten.
▲Shakopee*•†.....Scott	J. A. SENN.
Shelly*•† ..... Norman	See Ada.
Sherburne*•†.....Martin	T. F. Knappen.
Silver Lake*•†....McLeod	See Glencoe.
▲Slayton*•† .....Murray	B. H. Whitney.

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Town and County.	Name.
Sleepy Eye*•† .....Brown	SOMERVILLE & OLSEN.
South St. Paul*•†..Dakota	See St. Paul.
Springfield*•† .....Brown	George T. Olson.
Spring Grove*•†..Houston	O. K. Dahle.
Spring Valley*•† Fillmore	J. Q. Farmer.
Staples*•† .....Todd	E. F. Gummer.
Starbuck*•†.....Pope	O. J. Johnson.
Steen*•† .....Rock	See Luverne.
Stephen*•† .....Marshall	G. A. Carr.
Stewart*•† .....McLeod	See Glencoe.
Stewartville*•†..Olmsted	O. E. Hammer.
▲Stillwater*•† Washington	F. W. GALL.
St Bonifacius*•†Hennepin	See Minneapolis.
St. Charles*•†..... Winona	E. Hill.
▲St. Cloud*•† .....Stearns	R. B. BROWER.
St. Hilaire*•†....Red Lake	J. K. Hannay.
▲St. James*•†...Watonwan	W. S. HAMMOND.
¶St. Paul*•† .....Ramsey	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
" ..... "	OSCAR HALLAM, Manhattan Bldg. Commercial, insurance, real estate, and probate law. Refers to Northern Exchange Bank.
" ..... "	F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank.
" ..... "	MORPHY, EWING & GILBERT, 606-611 Manhattan Bldg. Refer to First and Merchants National banks, and Capital Bank, St. Paul.
" ..... "	JOHN B. & E. P. SANBORN. Attorneys for NationalGerman-American Bank.
" ..... "	WARNER, RICHARDSON & LAWRENCE, National German-American Bldg. Reference: First National Bank.
▲St. Peter*•† .....Nicollet	A. A. STONE.
Swanville*•†....Morrison	See Little Falls.
Taylor'a Falls*•†.Chisago	See St. Paul.
Thief Riv.F'lls*•†Redlake	Henry W. Lee.
Torah*•† .....Stearns	See St. Cloud.
Tower*•†.....St. Louis	W. G. Bonham.
Tracy*•†.....Lyon	C. W. Main.
Truman.....Mar in	See Welcome.
Twin Valley*•† .. Norman	E. M. Niles.
▲Two Harbors*•†.....Lake	JOHN DWAN.
Tyler*•† .....Lincoln	H. A. Stricker.
Ulen*•† ..... Clay	See Hawley.
Verndale*•† .....Wadena	A. B. Kling.
VernonC'tre*•†Blue E'rth	See Mankato.
Virginia*•† ..... St. Louis	M. C. Palmer.
▲Wabasha*† .....Wabasha	MULLEN & BOWDITCH.
Wabasso.....Redwood	See Walnut Grove.
Waconia*•†..... Carver	See Minneapolis.
▲Wadena*•†..... Wadena	COPPEENOLE & WILLSON.
▲Walker*† ..... Cass	J. G. McGARRY.
Walnutgrove*•† - Redw'd	Mohler & Gooler.
▲Warren*•† .....Marshall	A. Grindeland.
▲Waseca*•† .....Waseca	JAMES M HANLEY.
Waterville*•† ....Lesueur	G. F. Dullam.
Watkins*•† ..... Meeker	See Eden Valley.
Waverly*•† .....Wright	See Howard Lake.
Waverly Mills*•†..Wright	See Buffalo.
Welcome*•† .....Martin	G. M. Hopp.
Wells*•† .....Faribault	D. A. Odell.
West Concord*•†.. Dodge	W. W. Westcott.
West Duluth*•†. St. Louis	Pealer & Fesler.
▲Wheaton*•† .....Traverse	O'Hair & Murphy.
▲Willmar*•† .....Kandiyohi	G H. Otterness.
▲Windom*•†..Cottonwood	Thomas E. Sime.
WinnebagoC.*•† Faribaˈlt	H. L. Bullis.
▲Winona*•†.....Winona	WEBBER & LEES.
Winthrop*•† ..... Sibley	E. H. Huebner.
Wood Lake*•† Yel'wMed.	See Granite Falls.
Woodstock*•†. Pipestone	See Pipestone.
▲Worthington*•†....Nobles	J. A. TOWN.
Wykoff*•† ..... Fillmore	See Spring Valley.
Zumbrota*•†.... Goodhue	A. J. Rocking.

MISSISSIPPI.

Town and County.	Name.
▲Aberdeen*•† .....Monroe	GEORGE C. PAINE.
Ackerman*•†.....Choctaw	See Kosciusko.
Amory*•† ..... Monroe	See Tupelo.
▲Ashland*.....Benton	Kimbrough, Kyle, McDonald & Simpson.
▲Augusta*.....Perry	See Hattiesburg.
Baldwyn*•† ..... Lee	Wm. Cox.
▲Batesville*•† ..... Panola	Lowrey & Perkins.
▲Bay St. Louis*•†.Hancock	Bowers, Chaffe & McDonald.
▲Belen*..... Quitman	James W. Mack.
Belzoni*.....Washington	See Indianola.
Biloxi*•†..... Harrison	WHITE & NEVILLE.
▲Booneville*•†..... Prentiss	B. A. P. Selman.
▲Brandon*•†..... Rankin	H. S. Cole.
▲Brookhaven*•† .. Lincoln	A. C. McNair.
Brookville*•†...Noxubee	See Macon.
▲Canton*•†.....Madison	F. B. PRATT.
▲Carrollton*•†.....Carroll	D. A. McEarchen.
▲Carthage*.....Leake	Lockett & Sullivan.
Centerville*•†..Wilkinson	See Gloster.
▲Charleston*. Tallahatchie	Dinkins & Caldwell.
▲Clarksdale*•†...Coahoma	R. H. WILDBERGER.
▲Coffeeville*•†..Yalobusha	BLOUNT & STONE.
▲Columbia*..... Marion	Mounger & Mounger.
▲Columbus*•† ... Lowndes	WILLIAM BALDWIN.
▲Corinth*•†.....Alcorn	J. M. Boone.
Crystal Springs*•† Copiah	See Hazlehurst.
▲Decatur*..... Newton	Thomas Keith.
▲Dekalb*..... Kemper	See Macon.
Durant*•† ..... Holmes	J. Wiener.
▲Ellisville*•†.....Jones	Shannon & Street.
Enterprise*•† .....Clarke	BUCKLEY & HALSELL.
Eupora*•†.....Webster	Dunn & Dunn.
▲Fayette*•† .....Jefferson	R. L. Corban.
▲Forest*•†.....Scott	Jeff. Kent.
▲Friarpoint*•†...Coahoma	Fitzgerald & Maynard.
▲Fulton*..... Itawamba	E. C. Patton.
Gloster*•†.....Amite	F. A. McClain.
Goodman*•† .....Holmes	See Durant.
▲Greenville*•† Washington	JAYNE & WATSON.
▲Greenwood*•†.... Leflore	RUSH & GARDNER.
▲Grenada*•†..... Grenada	A. T. ROANE.
Gulfport*•†.....Harrison	W. G. Evans, Jr.
▲Hattiesburg*•†..... Perry	S. E. Travis.
▲Hazlehurst*•†..... Copiah	R. N. MILLER.
▲Hernando*•†..... De Soto	A. M. Solomon, Jr.
▲Holly Springs*•†.Marshall	STRICKLAND & GAREY.
▲Houston*.....Chickasaw	Lyon & Stockett.
▲Indianola*•†... Sunflower	Baker & Moody.
▲Iuka*•† ..... Tishomingo	J. A. E. Pyle.
¶▲Jackson*•†..... Hinds	BRAME & BRAME. Refer to any bank in Mississippi.
Jonestown*•....Coahoma	See Clarksdale.
▲Kosciusko*•† .....Attala	ANDERSON & DAVIS.
Laurel*•†..... Jones	T. G. McCallum.
▲Leakesville .....Greene	J. E. Alderman.
Leland*•†.....Washington	See Greenville.
▲Lexington*•†.....Holmes	Hooker & Wilson.
▲Liberty*.....Amite	See Gloster.
▲Louisville* .....Winston	Hopkins & Gully.
▲Macon*•†.....Noxubee	HELM & ALLGOOD.
▲Magnolia*•†..... Pike	J. H. Price.
▲Mayersville*... Issaquena	See Rolling Fork.
McComb*•†..... Pike	J. B. Webb.
▲Meadville*..... Franklin	See Fayette.
▲Meridian*•†...Lauderdale	COCHRAN & BOZEMAN. Refer to First National Bank.
▲Mississippi City*•† Harr'n	See Bay St. Louis.
▲Monticello*.... Lawrence	J. H. Arrington.
Moss Point*†.....Jackson	C. H. Wood.
▲Natchez*•†..... Adams	A. H. GEISENBERGER. Attorney for Merchants & Planters Bank.
▲New Albany*•† .... Union	See Lee Crum.
Newton*•† .....Newton	J. R. Byrd.
Ocean Springs*•†Jackson	See Scranton.
Okolona*•†....Chickasaw	Stovall & Williams.
▲Oxford*•†..... Lafayette	H. A. Barr.
▲Paulding*.....Jasper	Stone Dearmours.
▲Philadelphia*.....Neshoba	H. H. Rodgers.
Pickens*•† ..... Holmes	See Lexington.
▲Pittsboro* .....Calhoun	Brewer, Wilson & Smith.
▲Pontotoc*† .....Pontotoc	O. C. Carr.
▲Poplarville*•†Pearl River	Shivers & Shivers.
▲Port Gibson*•†.Claiborne	J. McMARTIN.
▲Purvis*•† ..... Marion	Henry Mounger.
▲Quitman*•† .....Clarke	See Meridian.
▲Raleigh* ..... Smith	See Forest.
▲Raymond*•†..... Hinds	D. S Fearing.
▲Ripley*† ..... Tippah	Charles M. Thurmond.
▲Rosedale*•†.....Bolivar	CHARLES SCOTT AND E. H. WOODS.
▲Sardis*•†.....Panola	Boothe & Boothe.
▲Scranton*•†..... Jackson	H. BLOOMFIELD.
▲Senatobia*•†..... Tate	J. F Dean.
▲Starkville*•†.. Oktibbeha	Carroll & Magruder.
Summit*•† .....Pike	J. B. Holden.
Tchula*•† ..... Holmes	See Lexington.
Terry*•† ..... Hinds	B. F. Fortner.
▲Tunica*•† ..... Tunica	Henderson & Bankston.
▲Tupelo*•† ..... Lee	ALLEN & ROBINS.
Utica*•†..... Hinds	See Jackson.
▲Vaiden*•†..... Carroll	McClurg & Flowers.
▲Vicksburg*•† .... Warren	MILLER, SMITH & HIRSH.
▲Walthall*..... Webster	Fox, Rowe & Lamb.
▲Water Valley*•†..Yalob'a	D. D. McREE.
▲Waynesboro*•† ...Wayne	C. R. Pitts.
Wesson*•†.....Copiah	See Hazlehurst.
▲West Point*•†.....Clay	ROANE & McCLELLAN.
▲Westville* .....Simpson	A. W. Dent.
▲Williamsburg* Covington	D. A. McIntosh.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Winona*† ..Montgomery	SWEATMAN, TROTTER & KNOX.
▲Woodville*† ..Wilkinson	Bramlett & Tucker.
▲Yazoo City*† .....Yazoo	E. DRENNING.

MISSOURI.

Town and County.	Name.
Adrian*† .....Bates	A. J. Smith.
Agency*.....Buchanan	E. W. Miller.
▲Albany*† ..... Gentry	CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo.
Alma*† .....LaFayette	See Blackburn.
Altamont*† .....Daviess	T. M. Mallory.
▲Alton* ..... Oregon	J. B. Brooks.
Amity*† ..... DeKalb	See Maysville.
Amsterdam*† ..... Bates	See Butler.
Appleton City*† St. Clair	JOHN A. GILDREATH.
Armstrong*† ....Howard	R. M. Bagby.
Arrow Rock* ..... Saline	See Marshall.
Ash Grove*† .....Greene	Harvey Murray.
Ashland* ..... Boone	Eli Penter.
Atlanta*† ..... Macon	See Laplata.
Aurora*† ..... Lawrence	E. J WHITE.
Auxvasse*† .... Callaway	R. G. Hale.
▲Ava* .....Douglas	Adams Bros.
Baring*† ..... Knox	See Edina
Barnard*† ..... Nodaway	P. J. Hainey.
Belton*† .....Cass	L. M. Crouch.
▲Benton*† ..... Scott	J. L. Moore.
▲Bethany*† .....Harrison	ALVORD & FRISBY.
Bethel* ..... Shelby	See Shelbyville.
Bevier*† ..... Macon	C. F. Hale.
Billings*† ..... Christian	W. F. Lamkin.
Birch Tree*† ....Shannon	See Winona.
Blackburn*† ..... Saline	See Marshall.
Blackwater*† ..... Cooper	See Boonville.
Blairstown*† .....Henry	W. R. Phipps.
▲Bloomfield* .....Stoddard	E. J WILLIAMS.
Blue Springs*† ..Jackson	Herrington & Burrus.
Blythedale*† ... Harrison	See Bethany.
Bolckow*† ..... Andrew	See Savannah.
▲Bolivar*† ..... Polk	UPTON & SKINKER.
Bonne Terre*† St. Franc's	J H. Malnger.
▲Boonville*† ..... Cooper	RUSSELL HARRIMAN.
Bosworth*† ..... Carroll	C. W. Lawrence
▲Bowling Green*† ... Pike	J. D. HOSTETTER.
Brashear*† .....Adair	Blair & Vawter.
Braymer*† .....Caldwell	D. E. Adams.
Breckinridge*† . Caldwell	O J. Chapman.
Bronaugh*† .....Vernon	See Sheldon.
Brookfield*† .....Linn	A A. BAILEY.
Browning*† ..... Linn	E. B. Fields.
Brunswick*† ... Chariton	Louis Benecke.
Bucklin*† ..... Linn	F. W. Byrd.
Buckner*† ..... Jackson	See Independence.
▲Buffalo* .....Dallas	D. M. Rush.
Bunceton*† ..... Cooper	See Boonville.
Burlington Jc.*† ..Nod'y	J. F. Robertson.
▲Butler*† ..... Bates	SMITH & STANLEY.
Calneaville*† ... Harrison	S. P. Davisson.
Calhoun*† ..... Henry	L. R. Simpson.
▲California*† ... Moniteau	J. W. HUNTER.
Callao*† ..... Macon	See Macon City.
Camden Point*† .. Platte	See Platte City.
Cameron*† ..... Clinton	Turner & Goodrich.
Campbell*† ..... Dunklin	See Kennett.
Canton*† ..... Lewis	Oliver C. Clay.
Cape Girardeau*† . C. Gir.	B. F DAVIS.
Carl Junction*† .. Jasper	See Joplin.
▲Carrollton*† ..... Carroll	CHARLES R. PATTISON.
Cartersville*† ..... Jasper	Howard Gray.
▲Carthage*† ..... Jasper	H. H. HARDING.
Caruthersville*• Pemiscot	C. B. Faris.
▲Cassville* ..... Barry	T. M. Allen.
Centralia*† ..... Boone	H. S. Booth.
Center*† ..... Ralls	E. W. Keithly.
Center View*† .. Johnson	See Warrensburg.
▲Centerville* .... Reynolds	Z C. Smith.
Chamois*† ..... Osage	Henry Marquand.
▲Charleston*† .. Mississippi	RUSSELL & DEAL.
Chilhowee*† ..... Johnson	See Warrensburg.
▲Chillicothe*† . Livingston	CHARLES A. LOOMIS.
Chula*† ..... Livingston	R. F. Davis.
Clarence*† ..... Shelby	George C. Grant.
Clark*† ..... Randolph	See Moberly
Clarksburg*† ... Moniteau	See California.
Clarksdale*† ..... DeKalb	Brown & Hunt.
Clarksville*† ..... Pike	Edwards & Duvall.
▲Clayton*† ..... St. Louis	See Central
Clearmont*† .. Nodaway	See Maryville.
▲Clinton*† ..... Henry	C C. DICKINSON.
Clyde* ..... Nodaway	F. J. McCarthy.
Coffeyburg*..... Daviess	See Pattonsburg.
Cole Camp*† ..... Benton	N. H. Robinson.
▲Columbia*† ..... Boone	NORTH T. GENTRY.
Commerce*† ..... Scott	Wm. Ballentine.
Concordia*† .. Lafayette	See Higginsville.
Conway*• ..... Laclede	R S. Phillips.
Corder*† ..... Lafayette	See Higginsville.
Corning*† ..... Holt	See Oregon.
Cowgill*† ..... Caldwell	See Kingston.
Craig*† ..... Holt	See Oregon.
Cross Timbers* .. Hickory	See Hermitage.
Cuba*† ..... Crawford	See Steelville.
Curryville*† ..... Pike	J. D. Gates.
Dadeville* ..... Dade	See Greenfield.
▲Danville* ... Montgomery	See Montgomery City.
Darlington*† .... Gentry	Joseph Sager.
Dearborn*† ..... Platte	See St Joseph.
Deepwater*† ..... Henry	W. S. Banta.
De Kalb*† ..... Buchanan	See St. Joseph.
De Soto*† ..... Jefferson	JOHN L THOMAS & SON.
Dexter*† ..... Stoddard	Mozley & Lilies.
Dixon*† ..... Pulaski	W. H. Murphy.
▲Doniphan*† ..... Ripley	J. C. Sheppard.
Downing*† ..... Schuyler	W. T. Cowell.
Drexel*† ..... Cass	John. F. Lawder.
Eagleville* ..... Harrison	See Blythdale.
E. Prairie*† .. Mississippi	See Charleston.
Edgerton*† ..... Platte	Bruce & Cumberford.
▲Edina*† ..... Knox	W. C. HOLLISTER.
Eldon*† ..... Miller	W. M. Lumpkin.
El Dorado Springs* Cedar	R. N. Banister.
Elmo*† ..... Nodaway	See Maryville.
Elsberry*† ..... Lincoln	W. A. Dudley.
▲Eminence* ..... Shannon	L. B. Shuck.
Ethel*† ..... Macon	J. T. White.
Everton*† ..... Dade	Howard Ragsdale.
Excelsior Springs*† Clay	C H. COPPINGER.
Fairfax*† ..... Atchison	See Tarkio.
Fairplay*† ..... Polk	See Bolivar.
Farber*† ..... Audrain	See Laddonia.
▲Farmington* . St. Francois	M. R. SMITH.
Faucett*† ..... Buchanan	See St. Joseph.
▲Fayette*† ..... Howard	R. P. TALBOT.
Festus*† ..... Jefferson	R. A. Swink.
Fillmore* ..... Andrew	See Savannah.
Flatriver*† .. St. Francois	See Bonne Terre.
Florida* ..... Monroe	Bartlett Rosell.
Forest City*† ..... Holt	B. F. McDaniel.
▲Forsyth* ..... Taney	Wm. H Johnson.
Foster* ..... Bates	See Butler.
Frankford*† ..... Pike	Jesse B Jones.
▲Fredericktown*† Madis'n	E. D Anthony.
Freeman*† ..... Cass	See Harrisonville.
▲Fulton*† ..... Callaway	T. A. BOULWARE.
▲Gainesville* ..... Ozark	See Ava.
▲Galena* ..... Stone	John T. Moore.
▲Gallatin*† ..... Daviess	HAMILTON & DUDLEY.
Galt*• ..... Grundy	M Bingham.
Garden City*† ..... Cass	W. R. Hall.
Gayoso ..... Pemiscot	See Caruthersville.
Gentry ..... Gentry	See Darlington.
Gibbs*† ..... Adair	See La Plata.
Gilliam*† ..... Saline	See Slater.
Gilman City• .... Harrison	Charles D. Knight.
Glasgow*† ..... Howard	H. C. COCKERILL.
Glenwood*† ..... Schuyler	H. D. B. Cutler.
Golden City*† .... Barton	H. A. Raymond.
Gorin*† ..... Scotland	See Memphis.
Gower*† ..... Clinton	See Plattsburg.
Graham* ..... Nodaway	See Maitland.
Granby*† ..... Newton	See Neosha.
Granger*† ..... Scotland	See Memphis.
▲Grant City*† ..... Worth	J. E. SCHOOLER.
Green Castle*• ... Sullivan	See Milan.
Green City*† .... Sullivan	See Greencastle.
▲Greenfield*† ..... Dade	L. W. Shafer.
Green Ridge*† ..... Pettis	R. H. Hunter.
▲Greenville* ..... Wayne	See Piedmont.
Guilford*† ..... Nodaway	See Barnard.
Hale*† ..... Carroll	W. T. Dixon.
Hallsville*† ..... Boone	See Columbia.
Hamilton*† .... Caldwell	S M YOUNG.
Hannibal*† ..... Marion	THOMAS H. BACON.
Hardin*† ..... Ray	J T. Allbritain.
Harris*† ..... Sullivan	C. B. Harris.
▲Harrisonville*† ..... Cass	A. A. WHITSITT.
Hartville* ..... Wright	J. W. Jackson.
Harwood*† ..... Vernon	See Nevada.
Hayti* ..... Pemiscot	J. E. Duncan.
▲Herman*† .... Gasconade	AUGUST MEYER.
▲Hermitage* ..... Hickory	Wm. L. Pitts.
Higbee*† ..... Randolph	J. F. Jarman.
Higginsville*† . Lafayette	WHITSETT & KEITH.
▲Hillsboro*† ..... Jefferson	J. J. Williams.
Holden*† ..... Johnson	J. P. Orr.
Holt*† ..... Clay	D. L. Wilholt.
Hopkins*† ..... Nodaway	S E. Browne.
▲Houston* ..... Texas	CLARK DOOLEY.
Houstonia*† ..... Pettis	See Sedalia.
Humansville*† ..... Polk	O. J. McLane.
Hume*† ..... Bates	See Rich Hill.
Humphreys*† .... Sullivan	J. D. Johnson.
Hunnewell*† ..... Shelby	See Shelbina.
▲Huntsville*† .. Randolph	JOHN N. HAMILTON.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Hurdland*● † .....Knox	See Edina.
Iberia* .....Miller	See Dixon.
▲Independence*● † Jackson	ALBERT M. OTT.
▲Ironton*● † .....Iron	William R. Edgar.
▲Jackson*● †. Cape Girard'u	W. H. Miller.
Jameson*● †.....Daviess	See Gallatin
Jamesport*● †.....Daviess	SAM W. BUZARD.
Jamestown*† ...Moniteau	See California.
Jasper*● † .....Jasper	See Lamar.
¶▲Jefferson City*● † ...Cole	F. M. BROWN.
Jerico* .....Cedar	See Stockton.
Jonesburg*● † Montg'mery	Johnson & Drunert.
Joplin*● †.....Jasper	JAMES P. MEAD.
▲Kahoka*● † .....Clark	Charles Hiller.
Kansas City*● †...Jackson	ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S. Trust Co. and International Loan & Trust Co.
" ..... "	HARWOOD & MEREDITH, New York Life Bldg. Refer to Wm. B. Clark, President Ætna Insurance Co., Hartford; Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City.
" ..... "	KARNES, NEW & KRAUTHOFF, Water Works Building. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas City.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.
" ..... "	MESERVEY, PIERCE & GERMAN, American Bank Building. Attorneys for American Surety Co., New York. Refer to National Bank of Commerce.
" ..... "	FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank.
" ..... "	WARNER, DEAN, GIBSON & McLEOD, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	WILLIAMS & DAVISON, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application.
" ..... "	WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
Kearney*● †.....Clay	See Liberty.
▲Kennett*● †.....Dunklin	C. P. Hawkin.
▲Keytesville*● †...Chariton	O. F. SMITH.
Kidder*● †.....Caldwell	See Kingston.
King City*● †.....Gentry	J. W. Sullinger.
▲Kingston*● .....Caldwell	C. S. McLaughlin.
Kingsville*● † ....Johnson	See Warrensburgh.
▲Kirksville*● †.....Adair	RIEGER & RIEGER.
Kirkwood*● †....St. Louis	J. T. JAMES.
Knobnoster*● †...Johnson	S. G. Kelley.
Knox City*● †.....Knox	See Edina.
La Belle*● † .....Lewis	E. A. Dowell.
Laclede*● † .....Linn	O. F. Libby.
Laddonia*● †.....Audrain	E. C. Kennan.
La Grange*● †.....Lewis	George R. Davis.
▲Lamar*● † .....Barton	COLE & BURNETT.
Lamonte*● †.....Pettis	R. H. Hunter.
▲Lancaster*● †.....Schuyler	N. M. Shelton.
La Plata*● †.....Macon	Joseph Park.
Laredo*● †.....Grundy	See Trenton.
Lathrop*● †.....Clinton	See Plattsburg.
Latour*● †.....Johnson	See East Lynne.
Lawson*● † .....Ray	See Richmond.
▲Lebanon*● †.....Laclede	J. P. NIXON.
Lee's Summit*● †.Jackson	T. J. Hackler.
Leetonf.....Johnson	See Warrensburg.
Lemonville*● †....Putnam	See Unionville.
Lewistown*● † .....Lewis	R. J. McNally.
▲Lexington*● †...Lafayette	ALEXANDER GRAVES.
▲Liberal*● †..... Barton	Grant Comfort.
▲Liberty*● †.....Clay	MARTIN E. LAWSON.
Licking* .....Texas	W. H. Craven.
Lincoln*● †..... Benton	See Warsaw.

Town and County.	Name.
▲Linn*† ..... Osage	Ryors & Vorhall.
▲Linn Creek*.....Camden	S. C. Roach.
▲Linneus*● †..... Linn	George B. Milburne, Jr.
Lock Spring*● †...Daviess	See Gallatin.
Lockwood*● †.....Dade	A. J. Young.
Louisiana*● †.....Pike	JAMES W. REYNOLDS.
Lowry City*● †....St. Clair	See Osceola.
Lucerne*● †..... Putnam	T. B. Davis.
Ludlow*● †.....Livingston	See Chillicothe.
Luray*● †..... Clark	See Kahoka.
Lutesville*● †....Bollinger	See Marblehill.
▲Macon*● †.....Macon	JOHN A. WHITE.
Madison*● †..... Monroe	George W. Ferrell.
Maitland*● †.....Holt	R. B. Bridgeman.
Malden*● †.....Dunklin	John T. McKay.
Malta Bend*● †.....Saline	See Marshall.
▲Mansfield*● †.....Wright	L. D. Marr.
Marblehill*† ....Bollinger	W. K. Chandler.
Marceline*● †..... Linn	Harry K. & H. J. West.
Marionville*● †. Lawrence	C. C. Matlock.
▲Marshall*● †.....Saline	ROBERT M. REYNOLDS.
▲Marshfield*● †....Webster	HARRY FYAN.
Martinsburg*● †.. Audrain	See Mexico.
▲Maryville*● †....Nodaway	B. RALEIGH MARTIN.
▲Maysville*● †..... DeKalb	Frank Costello.
Mayview*● †.... Lafayette	See Higginsville.
McFall*● †..... Gentry	C. S. Lockwood.
Meadville*● †..... Linn	E. D. Harvey.
▲Memphis*● †..... Scotland	N. M. PETTINGILL.
Mendon*● †..... Chariton	See Keytesville.
Mendota*● †..... Putnam	See Unionville.
Mercer*● †.....Mercer	See Lineville, Iowa.
Merwin*† ..... Bates	See Butler.
▲Mexico*● †.....Audrain	CHARLES R. MACFARLANE
Miami*..... Saline	John A. Dunlap.
Middletown*Montgomery	S. W. & C. I. Ray.
▲Milan*● †.....Sullivan	JOHN M. CAMPBELL.
Missouri City*● †..... Clay	L. G. Hopkins.
Moberly*● †..... Randolph	WILLARD P. CAVE.
Mokane*● † ..... Callaway	See Tebbetts.
Monett*● † .....Barry	JOHN T. BURGESS.
Monroe City* ..... Monroe	R. B. Bristow.
Montgomery City*● †Mont	J. D. BARNETT.
▲Monticello*..... Lewis	J. E. Thompson.
Montrose*● †.....Henry	N. B. Conrad.
Morley*● †..... Scott	R. A. Kingsbury.
Morrisville*..... Polk	See Bolivar.
Mound City*● † .... Holt	D. W. Porter.
Mountain Grove*● † Wri't	C. F. Evans.
Mt. Moriah*.... Harrison	See Bethany.
▲Mt. Vernon*● † .Lawrence	Henry Bruinback.
Nelson*● †..... Saline	Wm. D. Bush.
▲Neosho*● †.....Newton	GEORGE HUBBERT.
▲Nevada*● †..... Vernon	M. T. JANUARY.
Newark* ..... Knox	See Edina.
New Cambria*● †.. Macon	B. D. Nortoni.
New Florence*● †. Mont'y	T. J. Powell.
New Franklin*● † Howard	M. T. Hardister.
New Hampton*† Harrison	See Bethany.
New Haven*● †.. Franklin	See Washington.
▲New London*● †..... Ralls	JOHN MEGOWN.
▲New Madrid*● † New Mad.	ROBERT RUTLEDGE.
Newtown*● †..... Sullivan	See Trenton.
Niangua*..... Webster	See Marshfield.
Norborne*● †..... Carroll	A. L. Morrow.
Novelty* ..... Knox	W. N. Doyle.
Oak Grove*● †....Jackson	See Blue Springs.
Odessa*● †.....Lafayette	N. M. Houx.
Olean*● †.....Miller	See Tuscumbia.
▲Oregon*.....Holt	T. C. DUNGAN.
Oronogo*● † ..... Jasper	See Carthage.
Orrick*● † ..... Ray	See Richmond.
Osborn*● †.....DeKalb	P. M. Hatch.
▲Osceola*● †..... St. Clair	Mann & Daniel.
Osgood*● † ..... Sullivan	See Milan.
Otterville*● †..... Cooper	Thomas J. Starke.
▲Ozark*● † ..... Christian	W. A. LONG
Pacific*● †.....Franklin	See Washington.
▲Palmyra*● †.....Marion	W. M. BOULWARE.
▲Paris*● †.....Monroe	J. R. REYNOLDS.
Parkville*● † ..... Platte	James Brown.
Parnell*● †.....Nodaway	See Sheridan.
Pattonsburg*● †...Daviess	T. A. Gaines.
Pax*.....Lawrence	See Mt. Vernon.
Perry*● †..... Ralls	See Hannibal.
▲Perryville*● †..... Perry	EDWARD ROBB.
Piedmont*● †.....Wayne	Joel Hines.
Pierce City*.....Lawrence	F. C. Johnston.
Pilotgrove*● † .....Cooper	See Boonville.
▲Pineville*.....McDonald	J. A. Sturges.
▲Platte City*● †.....Platte	N. B. Anderson.
▲Plattsburg*● † .... Clinton	F. B. ELLIS.
Pleasant Hill*● †..... Cass	T. H. Cloud.
Polo*● †..... Caldwell	F. B. Kiepper.
▲Poplar Bluff*● †.... Butler	S. M. CHAPMAN.
Portland*● † .... Calloway	See Fulton.
▲Potosi*● †.... Washington	E. M. Dearing.
Powersville*● †... Putnam	E. C. Wickless.
▲Princeton*● †..... Mercer	IRA B. HYDE.
Purdin*● †..... Linn	See Laclede.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Puxico*† ..... Stoddard	See Bloomfield.
Queen City*†....Schuyler	W. M. Saxbury.
Quitman*†.....Nodaway	A. Collins.
Ravanna*.....Mercer	See Princeton.
Ravenwood*†..Nodaway	See Sheridan.
Raymore*† ..... Cass	See Harrisonville.
Rea*†.....Andrew	See Savannah.
Republic*†..... Greene	Mooneyham & Mooneyham.
Rhineland* Montgomery	See Hermon.
Rich Hill*†.....Bates	TEMPLETON & HALES.
Richland*†.....Pulaski	S. J. Manes.
▲Richmond*† ..... Ray	BLACK & DE MASTERS.
Ridgeway*†.... Harrison	See Bethany.
Rocheport*† ..... Boone	See Boonville.
▲Rockport*†..... Atchison	Hunt & Bailey.
Rockville*†..... Bates	W. E. Heyle.
Rogersville*†... Webster	See Marshfield.
▲Rolla*†.....Phelps	T. M. JONES.
Rosendale*† .... Andrew	See Savannah.
Rothville*†.....Chariton	See Keytesville.
Russellville*†..... Cole	See Jefferson City.
Rutledge*† .....Scotland	See Memphis.
▲Salem*†..... Dent	L. Judson.
Salisbury*† ..... Chariton	W. S. STOCKWELL.
Sarcoxie*† .....Jasper	D. M. Roper.
▲Savannah*† ..... Andrew	BOOHER & WILLIAMS.
Schell City*†.....Vernon	See Nevada.
▲Sedalia*†.....Pettis	BARNETT & BARNETT.
Seneca*†.....Newton	R. J. Balch.
Seymour*† ..... Webster	A. H. Davis.
Shelbina*†..... Shelby	G. W. Humphrey.
▲Shelbyville*..... Shelby	P. B. Dunn.
Sheldon*† ..... Vernon	J. P. Jones & Son.
Sheridan*†..... Worth	A. N. Tibbels.
Sikeston*†..... Scott	J. W. Moore.
Silex*†..... Lincoln	See Troy.
Skidmore*†....Nodaway	W. M. Howden.
Slater*†..... Saline	C. P. STARTS.
Smithton*†..... Pettis	R. H. Hunter.
Smithville*†..... Clay	Z. S. Collins.
So. St. Joseph† Buchanan	See St. Joseph.
So.-West City*.McDonald	See Pineville.
Sparta*† .....Christian	See Ozark.
Spickard*†..... Grundy	J. A. Denslow.
▲Springfield*† .... Greene	WHITE & McCAMMON.
Stanberry*†..... Gentry	RATCLIFFE & RATCLIFFE.
▲Steelville*†..... Crawford	A. H. Harrison.
▲Ste. Genevieve*†S.Genev.	E. A. ROZIER.
Stewardsville*†.De Kalb	B. F. Clark.
▲St. Charles*†. St. Charles	R. C. HAENSSLER.
St. James*†..... Phelps	See Rolla.
▲St. Joseph*†.. Buchanan	LANDIS & BARR, 1st Nat. Bank Bldg. Commercial and corporation law. Special attention to collections and adjustments. Refer to any bank in the city.
" ..... "	JULIEN B. SHACKELFORD. Refers to the First Nat. Bank.
" ..... "	STAUBER, CRANDALL & STROF. Refer to National Bank of St. Joseph and German-American Bank; Union National Bank, Chicago.
St. Louis*†.....St. Louis	A. L. ABBOTT, 314 Pine St. Attorney for R. G. Dun & Co. Refers to American Exch. Bank
" ..... "	ALTHEIMER & YOUNG, Lincoln Trust Bldg. Refer to Lincoln Trust Co., or any bank or Trust Co. in St. Louis.
" ..... "	FREDERICK H. BACON, 509 Olive St. Refers to State Bank.
" ..... "	GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank.
" ..... "	COLLINS & JAMISON, 703 Rialto Bldg. Refer to Merchants-Laclede National and Mechanics Banks.
" ..... "	GRANT, CARROLL & WHELESS, Century Bldg. Refer to Continental National Bank.
" ..... "	KIDD & DAVIS, Laclede Bldg. Refer to Continental Nat. Bank.
" ..... "	ALFRED C. F. MEYER, Lincoln Trust Bldg. Director in and counsel for South Side Bank. Refers to Franklin Bank.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.
" ..... "	TAYLOR, ERD & TAYLOR. Counsel for Continental National Bank.
▲Stockton*..... Cedar	JAMES MASTERS.
Stolts City .....Lawrence	D. B. Jones.
Stoutsville*†.....Monroe	See Paris.
Sturgeon*†.....Boone	Thomas C. Carter.
Sullivan*†..... Franklin	Charles E. Farrar.
Sumner*†..... Chariton	See Keytesville.
Sweet Springs*†...Saline	James H. Ashurst.
Tarkio*† ..... Atchison	L. G. POPE.
Thayer*†.....Oregon	S. M. Meeks.
Tina*†..... Carroll	George D. Williams.
Tipton*†..... Moniteau	W. F. Quigley.
Trenton*† .....Grundy	HUGH C. SMITH.
Tripiett*†.....Chariton	See Keytesville.
▲Troy*†.....Lincoln	R. S. Sutton.
Turney*†.....Clinton	See Plattsburg.
▲Tuscumbia*† .....Miller	L. N. Musser.
▲Union*† .....Franklin	Charles F. Gallenkamp.
Union Star*†.....De Kalb	Henry Boone.
▲Unionville*† ....Putnam	B. H. BONFOEY.
Urich*† .....Henry	J. A. Overbey.
▲Vanburen*† .....Carter	Daniel Huett.
Vandalia*† .....Audrain	W. W. Botts.
Verona*† .....Lawrence	See Monett.
▲Versailles*† .....Morgan	WM. FORMAN.
▲Vienna*.....Maries	John W. Terrill.
Walker*† .....Vernon	See Nevada.
Walnut Grove*† .Greene	W. S. Davis.
▲Warrensburg*†.Johnson	EWING COCKRELL.
▲Warrenton*† ....Warren	Peers & Morsey.
▲Warsaw*† .....Benton	H. P. Lay.
Washington*†..Franklin	Jesse H. Schaper.
Watson*† .....Atchison	See Rock Port.
Waverly*†.....Lafayette	E. M. Edwards.
Wayland*†.....Clark	See Kahoka.
▲Waynesville*..Pulaski	W. H. Locker.
Weatherby*† ....DeKalb	See Maysville.
Weaubleau*•....Hickory	Theodore Ruett.
Webb City*†.....Jasper	A. H. REDDING.
Wellington*†..Lafayette	See Lexington.
Wellsville*..Montgomery	Barker & Shackelford.
Wentzville*†. St. Charles	Charles J. Walker.
Westborо*† ....Atchison	J. W. Peck.
Weston* .....Platte	Charles H. Hillix.
▲West Plains*†....Howell	OLDEN & ORR.
Wheatland*.....Hickory	Wm. D. Harryman.
Wheeling*† ..Livingston	See Chillicothe.
Willow Springs*† Howell	A. MULLINIX.
Windsor*† .....Henry	James P. Allen.
Winfield*† .....Lincoln	W. H. Jackson.
Winigan .....Sullivan	See Greencastle.
Winston*† .....Daviess	See Gallatin.
Wyaconda*† .....Clark	See Kahoka.
Xenia.....Putnam	See Unionville.

MONTANA.

▲Anaconda*†.Deer Lodge	GEORGE B. WINSTON.
Belt*† .....Cascade	Camden Bretz.
▲Bigtimber*†Sweet Grass	A. G. Hatch.
▲Billings*†....Yellowstone	W. M. JOHNSTON.
▲Boulder*† .....Jefferson	George F. Cowan.
▲Bozeman*† .....Gallatin	LUCE & LUCE.
Bridger.....Carbon	See Red Lodge.
▲Butte*† .....Silver Bow	CLAYBERG & CORBETT. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
▲Choteau* .....Tetlon	J. G. Blair.
Columbia Falls*† Flath'd	R. L. Oliver.
Deerlodge*†.Deer Lodge	Edward Scharnikow.
▲Dillon*†....Beaver Head	JOHN G. WILLIS.
Forsyth*† .....Custer	See Miles City.
▲Fort Benton*†....Choteau	B. L. Powers.
▲Glasgow*† .....Valley	J. J. Kerr.
Glendale* ....Beaver Head	See Dillon.
▲Glendive*† .....Dawson	Thomas C. Holmes.
▲Great Falls*†....Cascade	SAM'L STEPHENSON.
Hamilton*† .....Ravalli	Charles M. Crutchfield.
¶▲Helena*† Lewis and Clarke	CLAYBERG, CORBETT & GUNN. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
▲Kalispell*† .....Flathead	Sanford & Grubb.
▲Lewistown*† .....Fergus	W. M. Blackford.
▲Livingston*†.....Park	H. J. MILLER.
▲Miles City*†.....Custer	MILBURN & SANNER.
▲Missoula*†.....Missoula	THOMAS G. MARSHALL.
Neihart*† .....Cascade	Richard Bennett.
▲Philipsburg*†....Granite	W. E. MOORE.
Red Bluff .....Madison	See Virginia City.
▲Red Lodge*† .....Cardon	George W. Pierson.
Sandcoulee*†....Cascade	See Great Falls.
▲Stevensville*†....Ravalli	GEORGE T. BAGGS.
Stockette.....Cascade	See Great Falls.
▲Townsend*†.Broadwater	J. E. Kanouse.
Twin Bridges*•...Madison	See Virginia City.
▲Virginia City*† ..Madison	L. L. Callaway.
▲White SulphurSpgs*Mghr	M. WATERMAN.
Wibaux*† .....Dawson	See Glendive.

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NEBRASKA.

Town and County.	Name.
Adams*† ..... Gage	See Beatrice.
▲Ainsworth*† ..... Brown	P. D McANDREW.
▲Albion*† ..... Boone	J. A. Price.
Alexandria*† ..... Thayer	See Hebron.
Allen*† ..... Dixon	See Randolph.
Alliance*† ..... Boxbutte	Wm. Mitchell.
▲Alma*† ..... Harlan	THOMAS L. PORTER.
Ansley*† ..... Custer	Judson C. Porter.
Arapahoe*† ..... Furnas	J. H. Mooney.
Arcadia*† ..... Valley	John Wall.
Arlington*† . Washington	W. S. Cook.
Ashland*† ..... Saunders	W. B. CLARK.
Ashton*† ..... Sherman	See Loup City.
Atkinson*† ..... Holt	A. Searly.
▲Auburn*† ..... Nemaha	B. FRANK NEAL.
▲Aurora*† ..... Hamilton	STANLEY & COYKENDALL.
Avoca*† ..... Cass	C. E. Tefft.
Axtell*† ..... Kearney	See Minden.
Bancroft*† ..... Cuming	H. L. Keefe.
Barnston*† ..... Gage	See Blue Springs.
▲Bartlett* ..... Wheeler	Bishop & Anderson.
Bartley*† ..... Redwillow	See McCook.
▲Bassett*† ..... Rock	J. A. Douglas.
Battle Creek*† .. Madison	See Norfolk.
Bayard* ..... Cheyenne	See Geering.
Bazile Mills* ..... Knox	See Creighton.
▲Beatrice*† ..... Gage	HAZLETT & JACK.
▲Beaver City*† ..... Furnas	Kelley & Keyes.
Beaver Crossing*† S'w'rd	Horney & Evans.
Beemer*† ..... Cuming	See West Point.
Belden*† ..... Cedar	See Randolph.
Bellwood*† ..... Butler	See David City.
Belvidere*† ..... Thayer	See Hebron.
Benedict*† ..... York	See York.
▲Benkelman*† ..... Dundy	James & Eberhart.
Bennett*† ..... Lancaster	W. A. Hartley.
Bennington*† ... Douglas	H. B. Waldron.
Berlin*† ..... Otoe	See Nebraska City.
Bertrand*† ..... Phelps	R. J. Ahsra.
Bigspring*† ..... Deuel	See Ogallala.
▲Blair*† ..... Washington	F. S. HOWELL.
Bloomfield*† ..... Knox	W. De Funk.
▲Bloomington*† . Franklin	A. H. Byrum.
Blue Hill*† ..... Webster	A. D. RAMSEY.
Blue Springs*† ..... Gage	C. S. Otis.
Boelus*† ..... Howard	S. A. Robinson.
Bradshaw*† ..... York	John A. Brumsey.
Brainard*† ..... Butler	A. K. Smith.
▲Brewster* ..... Blaine	E. H Riggs.
Brock*† ..... Nemaha	See Auburn.
▲Broken Bow*† ..... Custer	J. R. DEAN.
Bromfield*† ..... Hamilton	William Glover.
Bruning*† ..... Thayer	See Hebron.
Bruno*† ..... Butler	See David City.
Burchard*† ..... Pawnee	Henry Matters.
Burr*† ..... Otoe	See Douglas.
▲Burwell*† ..... Garfield	Guy Laverty.
▲Butte* ..... Boyd	D. A. Harrington.
Callaway*† ..... Custer	R. E. Brega.
Cambridge*† ..... Furnas	S. O. Simonds.
Campbell*† ..... Franklin	Sheppard & Black.
Carleton*† ..... Thayer	V. O. Rewick.
Carroll*† ..... Wayne	See Wayne.
Cedar Bluffs*† . Saunders	See Wahoo.
Cedar Rapids* ..... Boone	E. L. Sargent.
▲Central City*† ... Merrick	P. S. HEATON.
Cereso*† ..... Saunders	See Wahoo.
▲Chadron*† ..... Dawes	A. W. CRITES.
▲Chappell*† ..... Deuel	E. D Hamilton.
Chester*† ..... Thayer	See Hebron.
Clarks*† ..... Merrick	See Central City.
Clarkson*† ..... Colfax	See Leigh.
Clatonia*† ..... Gage	See Cortland.
▲Clay Center*† ..... Clay	AMBROSE C. EPPERSON.
Cody*† ..... Cherry	See Valentine.
Coleridge*† ..... Cedar	See Randolph.
Colon*† ..... Saunders	See Wahoo.
▲Columbus*† ..... Platte	McALLISTER & CORNELIUS
Concord*† ..... Dixon	See Ponca.
Cook*† ..... Johnson	See Tecumseh.
Cordova*† ..... Seward	See Seward.
Cortland*† ..... Gage	F. A. Burling.
Cozad*† ..... Dawson	J. S. GOOD.
Crab Orchard*† Johnson	E. B. Laflin.
Craig*† ..... Burt	See Tekamah.
Crawford*† ..... Dawes	W. H. Fanning.
Creighton*† ..... Knox	O. W. Rice.
Creston*† ..... Platte	J. T Morris.
Crete*† ..... Saline	FAYETTE I. FOSS.
Culbertson*† . Hitchcock	L. H. Blackledge.
Curtis*† ..... Frontier	W. H. Latham.
Dakota*† ..... Dakota	F. A WOOD.
Danbury*† .. Redwillow	See Indianola.
Dannebrog*† ... Howard	Rasmus Hannibal.
Davenport*† ..... Thayer	M. S. Gray.
▲David City*† ..... Butler	HASTINGS & HALL.
Dawson*† ... Richardson	See Falls City.
Daykin*† ..... Jefferson	See Fairbury.
Decatur* ..... Burt	Thos. R. Ashley.
De Witt*† ..... Saline	See Wilber.
Diller*† ..... Jefferson	See Fairbury.
Dixon*† ..... Dixon	See Ponca.
Dodge*† ..... Dodge	G. W. Rosa.
Doniphan*† ..... Hall	See Grand Island.
Dorchester*† ..... Saline	See Crete.
Douglas*† ..... Otoe	Charles H. Marshall.
Du Bois*† ..... Pawnee	See Pawnee City.
Dunbar*† ..... Otoe	B. S Littlefield.
Eagle*† ..... Cass	See Lincoln.
East Omaha ..... Douglas	See Omaha.
Edgar*† ..... Clay	Christy & Baden.
Elgin*† ..... Antelope	See Oakdale.
Elk Creek*† ..... Johnson	See Tecumseh.
Elkhorn*† ..... Douglas	See Waterloo.
Elm Creek*† ..... Buffalo	See Kearney.
Elmwood*† ..... Cass	W. D. Dermie.
Elsie*† ..... Perkins	M. L. Mead.
▲Elwood*† ..... Gosper	A. M. White.
Emerson*† ..... Dixon	J. Leonard.
Eustis*† ..... Frontier	See Curtis.
Exeter*† ..... Fillmore	See Geneva.
▲Fairbury*† ..... Jefferson	C. H. DENNEY.
Fairfield*† ..... Clay	J. L. Epperson & Son.
Fairmont*† ... Fillmore	See Geneva.
Falls City*† .. Richardson	J. R. WILHITE.
Farnam*† ..... Dawson	See Elwood.
▲Filley*† ..... Gage	See Crab Orchard.
Firth*† ..... Lancaster	G. F. Collins.
Ft. Calhoun* Washington	See Blair.
Franklin*† ..... Franklin	H. Whitmore.
▲Fremont*† ..... Dodge	LOOMIS & ABBOTT. Established 1876. General law practice. Attorneys for Commercial National Bank and Home Savings Bank.
Friend*† ..... Saline	J. Palmer.
▲Fullerton*† ..... Nance	W. F. Critchfield.
▲Gandy* ..... Logan	See North Platte.
▲Geneva*† ..... Fillmore	FRANK W. SLOAN.
Genoa*† ..... Nance	M. V. Moudy.
▲Gering* ..... Scott's Bluff	M. J. Huffman.
Germantown*† .. Seward	See Seward.
Gibbon*† ..... Buffalo	G. W. Cherrington.
Giltner* ..... Hamilton	N. B. Payne.
Glenville*† ..... Clay	See Fairfield.
Gordon*† ..... Sheridan	S. H. Ladd.
Gothenburg*† ... Dawson	J. M. Ellingsworth.
Grafton*† ..... Fillmore	See Geneva.
▲Grand Island*† ..... Hall	R. R. HORTH.
▲Grant*† ..... Perkins	B. F. Hastings.
▲Greeley* ..... Greeley	G. W. Scott.
Greenwood*† ..... Cass	See Ashland.
Gresham*† ..... York	See York.
Gretna*† ..... Sarpy	See Papillion.
Guide Rock*† ... Webster	See Red Cloud.
Haigler*† ..... Dundy	See Belkelman.
Hallam*† ..... Lancaster	See Lincoln.
Hampton*† ..... Hamilton	See Aurora.
Hardy*† ..... Nuckolls	See Superior.
▲Harrisburg* ..... Banner	W. R Hampton.
▲Harrison*† ..... Sioux	G. Guthrie.
▲Hartington*† ..... Cedar	MILLER & READY.
Harvard*† ..... Clay	L. G. Hurd.
▲Hastings*† ..... Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Havelock*† ... Lancaster	See Lincoln.
▲Hayes Center* ..... Hayes	A. G. Ready.
Hay Springs*† .. Sheridan	D. T. Taylor.
▲Hebron*† ..... Thayer	J. T. McCUISTION.
▲Hemingford*† Boxbutte	W. M. Iodence.
Henderson*† ..... York	See York.
Herman*† ... Washington	See Blair.
Hickman*† ..... Lancaster	W. B. Morrison.
Hildreth*† ..... Franklin	See Holdrege.
▲Holdrege*† ..... Phelps	ROBERT ST. CLAIR.
Holstein*† ..... Adams	See Hastings.
Homer* ..... Dakota	See Dakota City.
Hooper*† ..... Dodge	See Fremont.
Howe*† ..... Nemaha	See Auburn.
Howell*† ..... Colfax	See Leigh.
Hubbell*† ..... Thayer	See Hebron.
Humboldt*† . Richardson	E. A. TUCKER.
Humphrey*† ..... Platte	R. P. Drake.
▲Hyannis*† ..... Grant	W. L. Matthews.
▲Imperial*† ..... Chase	S. S. Bishop.
Indianola*† .. Redwillow	J. S. PHILLIPS.
Ithaca*† ..... Saunders	See Wahoo.
Jackson*† ..... Dakota	Ed. T. Kearney.
Jansen*† ..... Jefferson	W. P. Freeman.
Johnson*† ..... Nemaha	I. H Clagett.
Julian*† ..... Nemaha	Francis Brown.
Juniata*† ..... Adams	S. L. Brass.
Kearney*† ..... Buffalo	MARSTON & MARSTON.
Kenesaw*† ..... Adams	S. H. Smith.

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Town and County.	Name.
Kennard*†..Washington	See Blair.
▲Kimball*† .....Kimball	J. J. Kinney.
Laurel*† .....Cedar	F. P. Voter.
Lawrence*† ....Nuckolls	See Nelson.
Lebanon*† .. Redwillow	See Indianola.
Leigh*† .....Colfax	W. H. Carleton.
▲Lexington*†....Dawson	E. A. COOK.
Liberty*† .....Gage	See Beatrice.
¶▲Lincoln*† ....Lancaster	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Lindsay*† .....Platte	Edw. A. Brodboll.
Linwood*† .....Butler	See David City.
Litchfield*† ....Sherman	See Loup.
Lodge Pole*†..Cheyenne	See Sidney.
Long Pine*† .....Brown	J S. Davisson.
Loomis*† .....Phelps	Thomas L. Doherty.
Lynch* .....Boyd	Milo Warren.
Louisville*† .....Cass	See Plattsmouth.
▲Loup*† .....Sherman	R. J. Nightingale.
Lyons*† .....Burt	Fremont Everett.
▲Madison*† .....Madison	WILLIS E. REED.
Madrid*† .....Perkins	See Grant.
Malmo*† .....Saunders	See Wahoo.
Marquette*† ...Hamilton	See Aurora.
Mason City*• .....Custer	See Ansley.
Maywood*† .....Frontier	See Stockville.
▲McCook*† ....Redwillow	C. E ELDRED.
McCool Junction*† York	See York.
Mead*† ..... Saunders	See Wahoo.
MeadowGrove*†Madison	See Norfolk.
Merna*† .....Custer	See Broken Bow.
Milford*† .....Seward	T. A. Healey.
Millard*† ..... Douglas	J. O Detweiler.
Miller*† ..... Buffalo	O. F Hamilton.
Milligan*† .....Fillmore	See Geneva.
▲Minden*† ..... Kearney	JOHN W. TIPTON.
Monroe .....Platte	See Columbus.
Morse Bluff*† ..Saunders	See Wahoo.
▲Mullen*† .....Hooker	See Thedford.
Murdock*† .....Cass	H. R Neitzel.
Murray*† .....Cass	See Plattsmouth.
▲Nebraska City*† ....Otoe	JOHN V. MORGAN.
Nehawka*† .....Cass	See Weeping Water.
▲Neligh*† .....Antelope	Charles H Kelsey.
▲Nelson*† .....Nuckolls	COLE & BROWN.
Nemaha*† ..... Nemaha	See Auburn.
New Castle*† .....Dixon	See Ponca.
Newman Grove*† Madi'n	C. A. Randall.
Newport*† .....Rock	See Bassett.
▲Niobrara* ..... Knox	E A. Houston.
Norden* ..... Keyapaha	M. P. Meholm.
Norfolk*† ..... Madison	W. M. ROBERTSON.
North Bend*† .....Dodge	Ernest Kern.
▲North Platte*† .. Lincoln	WILCOX & HALIGAN.
Oak*† ..... Nuckolls	See Nelson.
Oakdale*† ..... Antelope	M. B. Putney.
Oakland*† .....Burt	W. D. Smith.
Odell*† .....Gage	See Blue Springs.
▲Ogallala*† .....Keith	Albert Muldoon.
Ohiowa*† ..... Fillmore	C A. Fowler.
▲Omaha*† ..... Douglas	T. W. BLACKBURN, McCagne Block. Refers to Merchants National Bank.
" ..... "	CRANE & CRANE, N. Y. Life Bldg. Refer to any National bank in Omaha.
" ..... "	WILLIAM A. DEBORD, N. Y. Life Bldg. Refers to Commercial National Bank and U. S. National Bank.
" ..... "	MCGILTON & HERRING, 421-423 First National Bank Building. References: Omaha National Bank, National Bank of Commerce.
" ..... "	B. N. ROBERTSON, Barker Block. Refers to any National bank in Omaha.
▲O'Neill*† ..... Holt	M F HARRINGTON.
Ong*† ..... Clay	S W. Christy.
Orchard*† .....Antelope	See O'Neill.
▲Ord*† .....Valley	H. E. OLESON.
Orleans*† ..... Harlan	Beresford & Simpson.
▲Osceola*† ..... Polk	M A. Mills.
Osmond*† ..... Pierce	Wm. H Chappell.
Overton*† ..... Dawson	See Lexington.
Oxford*† ..... Furnas	J. H. Sherwood.
Page*† ..... Holt	See O'Neill.
Palisade*† .... Hitchcock	See Hay s Center.
Palmer*† ..... Merrick	See Central City.
Palmyra*† ..... Otoe	Charles A. Sweet.
Panama*• .....Lancaster	John T. Marshall.
▲Papillion*† .....Sarpy	James Hassett.

Town and County.	Name.
▲Pawnee City*† ...Pawnee	JOHN B. RAPER.
▲Pender*† .....Thurston	G. T. Graves.
Peru*† ..... Nemaha	See Auburn.
Petersburg*† .....Boone	O. F. Plum.
Phillips*† ..... Hamilton	See Aurora.
▲Pierce*† .....Pierce	Douglas Cones.
Pilger*† ..... Stanton	See Stanton.
Plainview*† .....Pierce	M. H. Leamy.
Platte Center*† ....Platte	George N. Hopkins.
▲Plattsmouth*† ..... Cass	J. H. HALDEMAN.
Pleasanton*† ..... Buffalo	See Kearney.
Plymouth*† .....Jefferson	See Fairbury.
▲Ponca*† ..... Dixon	J. J. McCarthy.
Prague*† .....Saunders	See Wahoo.
Ragan*† ..... Harlan	See Alma.
Randolph*† .....Cedar	G. W. Wiltsie.
Ravenna*† ..... Buffalo	J. E. Mellett.
▲Red Cloud*† .... Webster	E. W. OVERMAN.
Republican City*† Harlan	N. J. Ludi.
Reynolds*† .....Jefferson	See Fairbury.
Rising City* ..... Butler	See David City.
Riverton*† .... Franklin	See Red Cloud.
Rogers*† .....Colfax	See Schuyler.
Rulo*† .....Richardson	George D. Kirk.
Rushville*† .....Sheridan	C. Patterson.
Salem*† .....Richardson	J. A. Sheffer.
Sargent*† ..... Custer	E. P. Savage.
Saronville*† ..... Clay	See Sutton.
▲Schuyler*† ..... Colfax	C. J. PHELPS.
Scribner*† ..... Dodge	Henry M. Kidder.
▲Seward*† .....Seward	J. J. THOMAS.
Shelby*† ..... Polk	See Osceola.
Shelton*† ..... Buffalo	J. F. Walker.
Shickley*† .... Fillmore	C. W. Price & Co.
Shubert*† ....Richardson	See Falls City.
▲Sidney*† ..... Cheyenne	LEROY MARTIN.
Silver Creek*† ...Merrick	See Central City.
Smithfield*† .....Gosper	See Elwood.
Snyder*† ..... Dodge	See Fremont.
South Bend*† ..... Cass	See Greenwood.
South Omaha*† .Douglas	Lambert & Sutton.
Spencer* ..... Boyd	Sanford Parker.
Springfield*† .....Sarpy	See Papillion.
▲Springview* ....Keyapaha	C. E. Lear.
Stamford*† ..... Harlan	See Orleans.
▲Stanton*† .....Stanton	A. A. KEARNEY.
Staplehurst*† .... Seward	See Seward.
St. Edward*† .....Boone	J. E. Wilson.
Steinhauer*† ....Pawnee	See Pawnee City.
Stella*† ..... Richardson	See Falls City.
Sterling*† .....Johnson	E. R. Hitchcock.
▲Stockville* .....Frontier	L. H. Cheney.
▲St. Paul*† .....Howard	B. D. HAYWARD.
Strang*† .....Fillmore	G. D. Mathewson.
Stratton*† .... Hitchcock	C. W. Shurtleff.
Stromsburg*† ..... Polk	E. E. Stanton.
Stuart*† ..... Holt	J. A. Rice.
Sumner*† .....Dawson	See Lexington.
Superior*† .....Nuckolls	C. E. Adams.
Surprise*† .....Butler	See David City.
Sutherland*† ....Lincoln	See North Platte.
Sutton*† ..... Clay	E E. Hairgrove.
Swanton*† ..... Saline	See Wilber.
Syracuse*† ..... Otoe	F. E. Brown.
Table Rock*† ....Pawnee	See Pawnee City.
Talmage*† ..... Otoe	D. W. Livingston.
▲Taylor* ..... Loup	C. I. Bragg.
▲Tecumseh*† ....Johnson	J. S. DINSMORE & SON.
▲Tekamah*† ..... Burt	A. N. Corbin, Jr.
Thayer*† ..... York	See York.
▲Thedford*† .....Thomas	John H. Evans.
Tilden*† .....Madison	F. L. Putney.
Tobias*† ..... Saline	See Fairbury.
▲Trenton*† ....Hitchcock	W. O. Robinson.
▲Tryon .....McPherson	See North Platte.
Ulysses*† .....Butler	C. M. Skiles.
Unadilla*† ..... Otoe	See Syracuse.
Union*† ..... Cass	See Weeping Water.
University Pl*† Lancaster	See Lincoln.
Upland*† ..... Franklin	See Holdrege.
Utica*† .....Seward	H. M. Coleman.
▲Valentine*† .....Cherry	F. M. Walcott.
Valley*† .....Douglas	See Omaha.
Valparaiso*† ... Saunders	See Wahoo.
Verdigris* ..... Knox	See Niobrara.
Verdon*† .... Richardson	See Falls City.
Vesta*† ..... Johnson	See Tecumseh.
Waco*† .....York	See York.
▲Wahoo*† ..... Saunders	M. NEWMAN.
Wakefield*† .....Dixon	J. H. Brown.
Wallace*† .....Lincoln	P. L. Harper.
Wauneta*† ..... Chase	See Imperial.
Wausa*† ..... Knox	H. M. McLeod.
Waverly*† .....Lancaster	See Lincoln.
▲Wayne*† ..... Wayne	FRANK M. NORTHROP.
Weeping Water*† ... Cass	A. L. Timblin.
Western*† ..... Saline	See Wilber.
Weston*† ..... Saunders	See Wahoo.
▲West Point*† ....Cuming	T. M. MOODIE.
▲Wilber*† .....Saline	J. H. Grimm.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Wilcox*†.....Kearney	E. C. Dailey.
Wilsonville*†.....Furnas	See Beaver City.
Winside*† .....Wayne	H. E. Simons.
Wisner*†.....Cuming	Oliver Oleson.
Wood Lake*†.....Cherry	See Valentine.
Wood River*†.....Hall	O. M. Quackenbush.
Wynnore*†.....Gage	A. D. McCandless.
▲York*† .....York	CHARLES F. STROMAN.
Yutan*†..... Saunders	See Wahoo.

NEVADA.

▲Austin*†.....Lander	W. D. Jones.
▲Belmont* .....Nye	See Austin.
Candelaria†.. Esmeralda	See Hawthorne.
¶▲Carson City*†..Ormsby	TORREYSON & SUMMERFIELD.
▲Dayton*†..... Lyon	John Lothrop.
▲Elko*†..... Elko	E. S. Farrington.
▲Ely*..... White Pine	Frank X. Murphy.
▲Eureka*†.....Eureka	P. Breen.
Gardnerville*•...Douglas	See Genoa.
▲Genoa*•..... Douglas	D. W. Virgin.
▲Hawthorne*†. Esmeralda	George S. Green.
▲Ploche*†..... Lincoln	George S. Sawyer.
▲Reno*†.....Washoe	S. SUMMERFIELD.
▲Stillwater.....Churchill	T. H. Kent.
▲Virginia City*†.... Storey	W. E. F. DEAL.
Wadsworth*†.....Washoe	See Reno.
▲Winnemucca*† Humb'ldt	H. WARREN.

NEW HAMPSHIRE.

Alton*†.....Belknap	See Laconia.
Andover*†... Merrimack	Barron Shirley.
Ashland*†..... Grafton	James L. Wilson.
Berlin*†..... Coos	CHAMBERLIN & RICH.
Bristol*†.....Grafton	Dearborn & Chase.
Canaan*†.....Grafton	Geo. W. Murray.
Charlestown*†.. Sullivan	See Claremont.
Claremont*†.....Sullivan	COLBY & SON.
▲Colebrook*†..... Coos	T. F. Johnson.
¶▲Concord*†..Merrimack	STREETER, WALKER & HOLLIS.
Conway*†..... Carroll	J. B. Nash.
Derry*..... Rockingham	G. K. & B. T. Bartlett.
▲Dover*†..... Strafford	W. F. NASON.
East Jaffrey*†..Cheshire	See Peterboro.
Epping*†..... Rockingham	W. H. Drury.
▲Exeter*†.... Rockingham	EASTMAN & HOLLIS.
Farmington*†..Strafford	Samuel S. Parker.
Fitzwilliam*•.....Cheshire	Amos J. Blake.
Francestown*†. Hillsboro	See Peterboro.
Franklin*†.... Merrimack	JAMES E. BARNARD.
Franklin Falls*†Merrim'k	Edward G. Leach.
Freedom*..... Carroll	See Conway.
Goffstown*†.... Hillsboro	Samuel Upton.
Gorham*†..... Coos	A. R. Evans.
Great Falls†.....Strafford	See Somersworth.
Greenville*†.. Hillsboro	Herbert J. Taft.
Hanover*†.....Grafton	George H. Hitchcock.
▲Haverhill*†.....Grafton	WM. F. WESTGATE.
Hillsboro..... Hillsboro	Samuel W. Holman.
Hillsboro Bridge*† Hill'r	Samuel W. Holman.
Hinsdale*†.....Cheshire	E. J. Tempie.
▲Keene*†..... Cheshire	BATCHELDER & FAULKNER.
▲Laconia*†..... Belknap	STONE & SHANNON.
Lakeport*†.....Belknap	Hibbard & Hibbard.
▲Lancaster*†.....Coos	Drew, Jordan & Buckley.
▲Lebanon*†.....Grafton	C. A. DOLE.
Lisbon*†.....Grafton	George F. Morris.
Littleton*†..... Grafton	Bingham, Mitchell & Batchellor.
▲Manchester*†..Hillsboro	BURNHAM, BROWN & WARREN.
Meridith*†..... Belknap	Bertram Blaisdell.
Milford*†..... Hillsboro	E. I. Kendall.
▲Nashua*†..... Hillsboro	E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co.
New Ipswich*†. Hillsboro	W. A. Preston.
New Market*† Rockin'm	A. L. Mellows.
▲Newport*†..... Sullivan	A. S. WAIT.
North Conway*† Carroll	See Conway.
Orford*..... Grafton	Paul Long.
▲Ossipee*†.....Carroll	Frank Weeks.
Penacook*† . Merrimack	Willis G. Buxton.
Peterboro*†.... Hillsboro	J. F. Brennan.
Pittsfield*†...Merrimack	E. A. Lane.
▲Plymouth*†..... Grafton	Burleigh & Adams.
▲Portsmouth*† Rock'ham	JOHN W. KELLEY.
Raymond*† Rockingham	John T. Bartlett.
Rochester*† .... Strafford	WORCESTER, GAFNEY & SNOW.
Salmon Falls*† Strafford	See Dover.
Somersworth*† Strafford	EDGERLY & MATHEWS.
Sunapee* ..... Sullivan	George Dodge.
Suncook*†... Merrimack	Almon F. Burbank.
Tilton*†..... Belknap	W. B. Fellows.
Troy*† ..... Cheshire	See Keene.

Town and County.	Name.
Wakefield*†.....Carroll	Arthur L. Foote.
Walpole*†..... Cheshire	J. G. Bellows.
Whitefield*†..... Coos	C. E. Wright.
Wilton*† ..... Hillsboro	Geo. E. Bales.
Winchester*†.. Cheshire	H. W. Brigham.
Wolfboro*†..... Carroll	SEWELL W. ABBOTT.
Woodsville*†....Grafton	Scott Sloane.

NEW JERSEY.

Absecon*†..... Atlantic	See Atlantic City.
Allentown*†.. Monmouth	Harvey R. Bergen.
Alloway*† .....Salem	See Salem.
Arlington*†.... Hudson	See Jersey City.
Asbury Park*†Monmo'th	DAVID HARVEY, JR.
Atlantic City*†. Atlantic	THOMPSON & COLE.
Atlantic Highl'ds*† Mon.	CHARLES HARVEY.
Barnegat*†..... Ocean	See Toms River.
Bayonne*† ..... Hudson	VAN BUSKIRK & PARKER.
Belleville*†..... Essex	Skinner & Ten Eyck.
Belmar*†.....Monmouth	See Asbury Park.
▲Belvidere*†.....Warren	GEORGE M. SHIPMAN.
Bergen Point*†..Hudson	See Bayonne.
Beverly*†.... Burlington	See Burlington.
Bloomfield*†..... Essex	HARRY E. RICHARDS.
Bloomsbury*† Hunterd'n	J. W. Crevelling.
Boonton*† ..... Morris	J. S. Salmon.
Bordentown*†Burlingt'n	JOHN P. HUTCHINSON.
Boundbrook*†. Somerset	H. C. Suydam.
▲Bridgeton*† Cumberland	WILLIAM A. LOGUE.
Burlington*†. Burlington	HOWARD FLANDERS.
Butler*†..... Morris	See Paterson.
Caldwell*†..... Essex	See Montclair.
▲Camden*†..... Camden	HENRY I. BUDD, JR.
Cape May*†.....Cape May	J. M. E. Hildreth.
▲Cape May C.H.*† Cape M	J. M. E. Hildreth.
Carlstadt*† ..... Bergen	See Hackensack.
Cedarville*† Cumberland	B. T. Powell.
Chatham*†.....Morris	A. PHILETUS KONKLE.
Clayton*†..... Gloucester	See Woodbury.
Clinton*†.....Hunterdon	See Flemington.
Closter*†..... Bergen	C. B. Harvey.
Collingwood*•... Camden	See Camden.
Cramer Hill*†.... Camden	See Camden.
Cranbury*† ....Middlesex	A. S. Appelget.
Cranford*†..... Union	See Elizabeth.
Deckertown*† ... Sussex	Henry C. Hunt.
Dover*†.....Morris	J. H. NEIGHBOUR.
East Orange*†.....Essex	JEROME D. GEDNEY.
Eatontown*† Monmouth	See Long Branch.
Egg Harbor City*†Atlan.	A. Stephany.
▲Elizabeth*†.....Union	P. H. GILHOOLY.
Elmer*†..... Salem	Abram Cochran.
Englewood*†.....Bergen	George R. Dutton.
Farmingdale*† Monm'th	See Freehold.
▲Flemington*†Hunterdon	FLUCK & PARKER.
Fort Lee*†..... Bergen	See Hoboken.
Franklin*†..... Essex	See Newark.
▲Freehold*†...Monmouth	F. P. McDERMOTT.
Frenchtown*†Hunterd'n	L. D. Hagaman.
Glassboro*† . Gloucester	See Woodbury.
Gloucester City*†Camd'n	See Camden.
Guttenburg*†.... Hudson	See Hoboken.
▲Hackensack*†... Bergen	Wm. M. Johnson.
Hackettstown*†. Warren	J. C. Allen.
Haddonfield*†...Camden	Chas. R. Stevenson.
Hammonton*† ..Atlantic	A. J. King.
Harrison*† ..... Hudson	See Jersey City.
Hightstown*†....Mercer	S. M. Schenck.
Hoboken*†..... Hudson	LEWIS, BESSON & STEVENS.
Hopewell*†.....Mercer	John S. Van Dike.
Irvington ..... Essex	See Newark.
Jamesburg*† . Middlesex	See New Brunswick.
▲Jersey City*†....Hudson	FRANK P. McDERMOTT, 259 Washington St. Reference: Hon. Gilbert Collins, Justice Supreme Court, New Jersey.
" ..... "	WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters.
Kearney..... Hudson	See Jersey City.
Keyport*†....Monmouth	B. B. Ogden.
Lakewood*†.....Ocean	T. J. R. Brown.
Lambertville*† Hunterd'n	WALTER F. HAYHURST.
Long Branch*† Monm'th	HASLEY & MORRIS.
Madison*†..... Morris	C. A. Rathbun.
Manasquan*†.Monmouth	H. H. Wainright.
Matawan*† .. Monmouth	R. W. Dayton.
▲May's Landing*†Atlantic	JOHN C. REED.
Medford*† ...Burlington	See Mount Holly.
Merchantville*† Camden	See Camden.
Metuchen*† .. Middlesex	See New Brunswick.
Milburn†.....Essex	See Orange.
Millville*† .Cumberland	Martin W. Lane.
Montclair*†.....Essex	EDWIN B. GOODELL.
Moorestown*†Burlingt'n	S. K. Robbins.
▲Morristown*† ....Morris	HENRY C. PITNEY, JR.
▲Mount Holly*†Burlingt'n	FRANKLIN B. LEVIS.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Newark*†.....Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER & RICHARDS. Refer to Essex Co. National Bank.
" ..... "	GUILD, LUM & SOMMER. Attorneys for German National Bank.
▲New Brunsw'k*† .Mid'sx	HOWARD A. REYNOLDS.
New Durham*†..Hudson	See Jersey City.
▲Newton*† ..... Sussex	Theodore Simonson.
Ocean City*†..Cape May	A. A. Howell.
Ocean Grove*†Monmouth	See Asbury Park.
Orange*† ..... Essex	BLAKE & HOWE.
Oxford*† ..... Warren	See Belvidere.
Palmyra*† .....Burlington	See Burlington.
Passaic*† ..... Passaic	JOHN J. VAN RIPER.
▲Paterson*† ..... Passaic	JAMES G. BLAUVELT.
Paulsboro*†...Gloucester	See Woodbury.
Pemberton*†..Burlington	See Mt. Holly.
Penn Grove*† .....Salem	See Salem.
Pennington*† ..... Mercer	T. D. Darling.
Perth Amboy*†Middlesex	C. C. HAMMON.
Phillipsburg*† .. Warren	I. Blair Reiley.
Plainfield*† .....Union	CHARLES A. REED.
Pleasantville*†..Atlantic	See Atlantic City.
Point Pleasant*†..Ocean	Thomas Curtis.
Princeton*† ..... Mercer	FERGUS A. DENNIS.
Rahway*† .....Union	LESLIE LUPTON.
Raritan*† ..... Somerset	See Somerville.
Red Bank*†..Monmouth	EDMUND WILSON.
Ridgewood*† .....Bergen	Cornelius Doremus.
Riverside*†.. Burlington	See Burlington.
Rockaway*† ..... Morris	John F. Stickle.
Rutherford*† .....Bergen	ADDISON ELY.
▲Salem*† .....Salem	W. T. HILLIARD.
Seabright*†..Monmouth	See Atlantic Highlands.
Sea Isle City*†..Cape May	Thos. W. Sudlum.
▲Somerville*† ...Somerset	JAMES J. BERGEN.
South Amboy*†Middlesex	See Perth Amboy.
South Orange*† ... Essex	See Orange.
South River*† Middlesex	See New Brunswick.
Summit*† ..... Union	WM. D. & L. A. GIBBY.
Swedesboro*†Gloucester	Edgar Shivers.
▲Toms River*† .....Ocean	J. W. Carmichael.
Town of Union†..Hudson	See Hoboken.
¶▲Trenton*† .....Mercer	WOODBURY D. HOLT. Attorney for First National Bank.
" ..... "	FRANCIS C LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co.
Tuckerton*† ..... Ocean	See Toms River.
Union*† .....Union	See Elizabeth.
Vincentown*† Burlingtn	See Mount Holly.
Vineland*†..Cumberland	HENRY S. ALVORD.
Washington*† ... Warren	William A. Stryker.
Weehawken*† .... Hudson	See Hoboken.
Westfield*† ..... Union	See Elizabeth.
West Hoboken*† Hudson	A. A. Rich.
West New York..Hudson	See Hoboken.
Woodbridge†. Middlesex	See Rahway.
▲Woodbury*†. Gloucester	DAVID O. WATKINS.
Woodstown*† ..... Salem	Enoch S. Fogg.

NEW MEXICO.

▲Alamogordo.....Otero	See El Paso, Texas.
▲Albuquerque*† Bernalillo	A. B. McMILLAN.
▲Aztec*. .....San Juan	Robert C. Prewitt.
▲Carlsbad*†. ..... Eddy	FREEMAN & CAMERON.
▲Clayton*† .....Union	O. T. Toombs.
Deming*† .....Grant	S. M. Ashenfelter.
East Las Vegas*†.SanMig'l	A. A. Jones
Eddy*† .....Eddy	See Carlsbad.
▲Hillsboro* ..... Sierra	A. B. Elliott.
▲LasCruces*† Donna Anna	S. B. Newcomb.
▲LasVegas*†.. San Miguel	W. G. HAYDEN.
▲Lincoln*. .....Lincoln	E. W. HULBERT.
▲Los Lunas*† ... Valencia	See Albuquerque.
Magdalena*† .... Socorro	See Socorro.
▲Mora* ..... Mora	See Las Vegas.
▲PuertodeLuno*Guadalo'p	See Las Vegas.
Raton*† .....Colfax	CHARLES SPRINGER.
▲Roswell*† ..... Chaves	Alexander J. Nisbet.
San Marcial*† .....Socorro	See Socorro.
¶▲Santa Fe*† .... Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*† .....Grant	BARNES & APPEL.
▲Socorro*† .....Socorro	W. H. WINTER.
Springer*† .....Colfax	H, Seaberg.
▲Taos* ..... Taos	See Las Vegas.
▲Tierra Amarilla.RioAr'ba	See Santa Fe.
Whiteoaks*.. .....Lincoln	Watson & Lund.

NEW YORK.

Adams*†..... Jefferson	A. F. & T. F. Saunders.
Addison*†..... Steuben	DELMAR M. DARRIN.
Afton*† ..... Chenango	George A. Haven.
Akron*†..... Erie	Paxon & Paxon.
¶▲Albany*†.....Albany	A. & W. LANSING, Attorneys for National Commercial Bank.
" ..... "	MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank.
" ..... "	ROSENDALE & HESSBERG. Refer to any in Albany.
▲Albion*† ..... Orleans	SIGNOR & WAGE.
Alfred*.....Allegany	See Hornellsville.
Allegany*†..Cattaraugus	W. C. Overton.
Amenia*† ..... Dutchess	George H. Swift.
Amityville*†.... Suffolk	S. P. Hildreth.
Amsterdam*†...Montg'y	NISBET & HANSON.
Andes*.....Delaware	B. Johnson.
Andover*† .....Allegany	CLAYTON L. EARLEY.
Angelica*† .....Allegany	D. D. Dickinson.
Antwerp*† .... Jefferson	John C. Trolan.
Arcade*† ..... Wyoming	G. A. Barnes.
▲Argyle.....Washington	John B. Conway.
Attica*† .....Wyoming	O. H. & W. E. Hopkins.
▲Auburn*† .....Cayuga	AMASA J. PARKER.
Aurora*† .....Cayuga	John A. Hudson.
Avoca*† ..... Steuben	E. W. Bozard.
Avon*† ..... Livingston	Wm. Carter.
Babylon*† ..... Suffolk	J. R. Reid.
Bainbridge*†..Chenango	George I. Skinner.
Baldwinsville*†.Onond'a	Fred. A. Marvin.
▲Ballston Spa*†..Saratoga	JESSE S. L'AMOREAUX.
▲Batavia*† ..... Genesee	ARTHUR E. CLARK.
▲Bath*† ..... Steuben	REUBEN R. LYON.
Bay Shore*†.....Suffolk	E. S. Monbray.
Belfast*† ..... Allegany	See Angelica.
▲Belmont*† .....Allegany	Reynolds, Brown & Reynolds.
Bergen*† ..... Genesee	See Batavia.
▲Binghamton*† .. Broome	BABCOCK, SPERRY & VAN CLEVE. Refer to Strong State Bank and Susquehanna Valley Bank.
Bolivar*† ..... Allegany	Curtis & Bliss.
Boonville*† ..... Oneida	B. A. Capron.
Brewster*† ..... Putnam	A. J. Miller.
Brockport*† .... Monroe	DANIEL HOLMES.
Brockton*†. Chautauqua	F. C. Lewis.
Brookfield* ..... Madison	N A. Crumb.
▲Brooklyn*† ..... Kings	See New York City.
Buffalo*† .....Erie	CHARLES C. FARNHAM, Mutual Life Bldg. Reference: Buffalo Commercial Bank.
" ..... "	FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Refers to R. G. Dun & Co., Buffalo; City National Bank, Fidelity Trust & Guaranty Co., Thornton & Chester Milling Co., and Koerner & Hayes.
" ..... "	FRANK H. BUTTON, D.S. Morgan Bldg. References: The City Bank of Buffalo; D. Appleton & Co., N. Y. City.
" ..... "	EDWARD E. TANNER, Prudential Bldg. Refers to Peoples Bk. of Buffalo and the City Bank.
" ..... "	JOHN A. VAN ARSDALE, Guaranty Bldg. Refers to Third National and Buffalo Commercial banks.
" ..... "	CHAS. B. WHEELER, Erie Co. Sav. Bank Bldg. Refer to any bank in Buffalo.
Caledonia*† .. Livingston	D. C Hebbard.
Cambridge*† Washingt'n	Westfall & Hill.
Cambden*† ..... Onedia	P. H FITZGERALD.
Campbell*† .....Steuben	See Corning.
Canajoharie*† ..Montg'y	H. L. Huston.
▲Cananddaigua*† .Ontario	F. H. HAMLIN.
Canaserags*† ... Allegany	D. H. Holliday.
Canastota*† .... Madison	A. O. Briggs.
Candor*† ..... Tioga	See Owego.
Canisteo*† ..... Steuben	Elf Soule.
▲Canton*† ..St. Lawrence	ALMERON Z. SQUIRES.
Cape Vincent*†Jefferson	MORRIS E. LEE.
▲Carmel*† ..... Putnam	George E. Anderson.
Carthage*†.....Jefferson	A. E. KILBY.
Castile*† ..... Wyoming	E. B. Windsor.
Castleton*†...Rensselaer	B. W. Stryker.
▲Catskill*† ..... Greene	OSBORN & BLOODGOOD.
Cattaraugus*†Catta'agus	D. E. Powell.
Cazenovia*† ....Madison	M. H. Kiley.
Champlain*† .... Clinton	W. H. Dunn.
Chateaugay*† ..Franklin	A B. Cooney.
Chatham*† .... Columbia	McCLELLAN & DARDESS.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Cherry Cr'k*†Chaut'qua	E. M. Curtis.
Cherry Valley*† .Otsego	S. W. Barnum.
Chester*† .....Orange	J. E. Mellick.
Chittenango*† ...Madison	Charles Kellogg.
Churchville*† ....Monroe	See Brockport.
Cincinnatus*† ...Cortland	John H. Murray.
Clayton*† ..... Jefferson	W. H. REES.
Cleveland*† .....Oswego	James Gallagher.
Clifton Springs*†Ontario	E. A. Griffith.
Clinton*† ..... Oneida	Martin & Ives.
Clyde*† ..... Wayne	George W. Cowles.
Cobleskill*†...Schoharie	C. H. Holmes.
Cohocton*† .....Steuben	S. J. Depew.
Cohoes*† ..... Albany	HENRY A. STRONG.
Cold Spring*† ...Putnam	W. H. Haldane.
College Point*†..Queens	Wm. Sutter.
▲Cooperstown*†...Otsego	Charles T. Brewer.
Corning*† .....Steuben	WM. J. TULLY.
Cornwall on H.*† .Orange	Daniel E. Pope.
▲Cortland*† .....Cortland	S. S. KNOX.
Coxsackie*† .....Greene	See Catskill.
Crown Point*† ....Essex	See Port Henry.
Cuba*† .....Allegany	J. C. Leggett.
Dansville*† .. Livingston	B. G. FOSS.
Dayton*† ...Cattaraugus	N. M. Allen.
▲Delhi*† .....Delaware	Wagner & Fisher.
Depew*† ..... Erie	See Lancaster.
Deposit*† ..... Broome	C. E. Scott.
Deruyter*† .....Madison	W. E. Burdick.
Dobb's Ferry *†Westch'r	Townsend & McClelland.
Dolgeville*† ...Herkimer	Geo. P. Ward.
Dover Plains*† .Dutchess	See Poughkeepsie.
Dundee*† ..... Yates	LEWIS J. WILKIN.
Dunkirk*† ..Chautauqua	STEARNS & WARNER.
Earlville *† .....Chenango	S. B. Cloyes.
East Aurora *† .....Erie	FRANK R. WHALEY.
E. Bloomfield*† ..Ontario	See Canandaigua.
East Hampton*† .Suffolk	See Sag Harbor.
E. Randolph*Cattaraugus	Goodwill & Benson.
Edmeston*† .....Otsego	U. G. Welch.
▲Elizabethtown*† ...Essex	A. K. Dudley.
Ellenville*† .....Ulster	G. G. & J. B. Keeler.
Ellicottville*† Cattar'gus	J. O. CLARK.
Ellington*... Chautauqua	See Jamestown.
▲Elmira*† .....Chemung	HERKENDEEN & MANDEVILLE. Attorneys for Merchants National Bank.
Erieville*† .....Madison	See Morrisville.
Fairport*† .....Monroe	See Rochester.
Farmer*† ..... Seneca	See Ovid.
Far Rockaway*† .Queens	See Jamaica.
Fayetteville*† Onondaga	Clarence Austin.
Fillmore*† .....Allegany	R. L. Richardson.
Fishkill*† .....Dutchess	See Poughkeepsie.
Fishkill on Hds'n*†Dute's	J. F. Schlosser.
Flushing*† .....Queens	M. D. GOULD.
▲Fonda*† ....Montgomery	J. S. Sitterley.
Forestville*† Chautauq'a	A. W. Hull.
Fort Ann*† .Washington	See Sandyhill.
Fort Edward*†Wash'ton	A. D. Walt.
Fort Plain*†Montgom'ry	D. C. Shults.
Frankfort*† ...Herkimer	H. H. Ingham.
Franklin*† .....Delaware	L. F. Raymond.
Franklinville*† Cattar'us	George E. Spring.
Fredonia*† .Chautauqua	B. F. SKINNER.
Freeport*† .....Nassau	George Wallace.
Friendship*† ...Allegany	A. L. Elliott.
Fulton*† .....Oswego	MEAD & STRANAHAN.
Fultonville*†Montgom'y	R. B. Fish.
Gainesville*† ..Wyoming	See Warsaw.
▲Geneseo*† .... Livingston	JOHN R. STRANG.
Geneva*† .....Ontario	HAWLEY, NICHOLAS & HOSKINS.
Gilbertsville*† ....Otsego	See Cooperstown.
Glen Cove*† .....Nassau	E. T. Payne.
Glens Falls*† ....Warren	A. J. CHERITREE.
Gloversville*† ....Fulton	BAKER & BURTON.
▲Goshen*† .....Orange	J. W. GOTT.
Gouverneur*†.St. Law'ce	Conger & Orvis.
Gowanda*† .Cattaraugus	F. J. Blackman.
Granville*† .Washington	S. E. Everets.
Greene*† .....Chenango	M. F. Porter.
Greenport*† .....Suffolk	LE ROY E. RAYNOR.
Greenwich*† Washingt'n	C. C. Vankirk.
Groton*† .....Tompkins	H. S. Hopkins.
Hamburg*† ..... Erie	Fayette Kelly.
Hamilton*† .....Madison	Joseph Mason.
Hammondsport*†.Steu'n	W. S. Drew.
Hancock*† .....Delaware	Frank Taylor.
Hannibal*† .....Oswego	D. D. Metcalf.
Havana*† .....Schuyler	See Watkins.
Haverstraw*† .Rockland	THOMAS H. LEE.
Hempstead*s .....Nassau	A. R. Griffin.
▲Herkimer*† ...Herkimer	C. E. SNYDER.
Hermitage .....Wyoming	See Warsaw.
Hobart*†.....Delaware	Edward O'Connor.
Holland*† ..... Erie	See East Aurora.
Holland Patent*† Oneida	W. J. Williams.
Holley*† .....Orleans	H. O. Jones.
Homer*† .....Cortland	E. L. Stone.

Town and County.	Name.
Honeoye Falls*†.Monroe	C. A. Stuart.
Hoosick Falls*† Rensse'r	GEO. E. & H. J. GREENE.
Hornellsville*†..Steuben	BEARD & ALLEN.
Horseheads*†..Chemung	D. C. Curtis.
▲Hudson*† .....Columbia	ISAAC N. COLLIER.
Hume*† .....Allegany	E. E. & G. W. Harding.
Huntington*† ....Suffolk	THOMAS YOUNG.
Ilion*† .....Herkimer	Thomas & A. D. Richardson.
▲Ithaca*†.....Tompkins	MURRAY E. POOLE.
▲Jamaica*† .....Queens	WILLIAM W. GILLEN.
Jamestown*† .Chautau'a	FOWLER & WEEKS.
▲Johnstown*† .....Fulton	FRED LINUS CARROLL.
Jordan*† .....Onondaga	John McLaughlin.
Keeseville*† ..... Essex	Hewitt & Wolcott.
Kinderhook*† Columbia	Gerrit S. Collier.
▲Kingston*† .....Ulster	JOHN G. VAN ETTEN.
Lake George ..... Warren	See Glens Falls.
▲Lake Pleasant*† Hamilton	See Northville.
Lancaster*† .....Erie	H. B. Van Peyma.
Lansingburg*†..Rensse'r	H. N. GREENE.
Le Roy*† .....Genesee	W. H. Smith.
Liberty*† .....Sullivan	D. S. Hill.
Lima*† .....Livingston	H. H. Thompson.
Littlefalls*† .. Herkimer	FRED I. SMALL.
▲Little Valley*†.Cattar'us	Ernest H. Woodruff.
Livonia*† .....Livingston	Charles Ward.
Locke*† .....Cayuga	See Moravia.
▲Lockport*† ..... Niagara	W. H. & F. A. RANSOM.
Long Island City*† Qu'ns	MANLEY & WADLEY.
▲Lowville*† .....Lewis	Fred. C. Schraub.
▲Lyons*† .....Wayne	DWIGHT S CHAMBEBLAIN.
Madrid*s ....St. Lawrence	F. J. Merriman.
▲Malone*† .....Franklin	JOHN I. GILBERT.
Mamaroneck*†Westc'ter	See New Rochelle.
Marathon*† .....Cortland	John H. Miller.
Margaretville*†.Delaware	A. P. Carpenter.
Massena*†...St. Lawrence	H. B. Chase.
Matteawan*† Dutchess	S. K. Phillips.
▲Mayville*†.. Chautauqua	VAN DUSEN & MARTIN.
Mechanicsville*†. Sarat'a	J. F. Terry.
Medina*† .....Orleans	Filkins & Coe.
Mexico*† ..... Oswego	C. I. Miller.
Middleburg*†. Schoharie	Dow Beekman.
Middleport*† .... Niagara	G. F. Thompson.
Middletown*† ....Orange	DILL & COX.
Milford*s .....Otsego	J. V. Guernsey.
Millbrook*† ... Dutchess	See Poughkeepsie.
Millerton*† .... Dutchess	Collins Sheldon.
Mineola*† .....Nassau	See Hempstead.
Mohawk*† .... Herkimer	James B. Rafter.
▲Monticello*† .... Sullivan	Timothy F. Bush.
Montour Falls*†Schuyler	Frank Johnson.
Moravia*† .....Cayuga	S. E. Day.
Morris*† .....Otsego	M. L. Bridges.
Morrisania*†.. New York	See New York City.
▲Morrisville*† ... Madison	H. B. Coman.
Mt. Kisco*† Westchester	See New Rochelle.
Mt. Morris*†. Livingston	John M. Hastings.
Mt. Vernon*†...Westc'ter	JOHN M. GORHAM.
Naples*† ..... Ontario	Lincoln & Lincoln.
Newark*† ..... Wayne	M. I. Greenwood.
New Berlin*†. Chenango	O. F. Matterson.
New Brighton*†. Richm'd	DE GROOT, RAWSON & STAFFORD.
▲Newburg*† .....Orange	A. H. F. SEEGER.
▲New City*s ..... Rockland	See Spring Valley.
New Paltz*† ..... Ulster	J. N. Vanderlyn.
Newport*† .....Herkimer	C. L. Fellows.
New Rochelle*†Westch'r	YOUNG & TERRY.
▲New York City*† N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BAGGOTT & BYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders Nat'l Bank
" ..... "	BOOTH & DEANE, 271 Broadway. General practice; commercial law and collections. Refer to National Shoe & Leather Bank.
" ..... "	BRIESEN & KNAUTH, 229 Broadway. Attorneys for Knauth, Nachod & Kuhne, bankers.
" ..... "	ELISHA K. CAMP, 141 Broadway General practice. Counsel for American Graphophone Co. and Columbia Phonograph Co. Reference: Nat. Bk. of the Republic
" ..... "	CARTER, HUGHES & DWIGHT Attorneys and counselors at law, suite 150-160, 96 Broadway and 6 Wall St. Counsel for Western National Bank, and Counsel for Chemical National Bank.
" ..... "	DILL, BOMEISLER & BALDWIN, 27 Pine St. Attorneys for Seventh National Bank, N. Y., Lincoln National Bank, Boston.

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Town and County.	Name.
▲New York City*† N. Y'k (*Continued.*)	LOUIS F. DOYLE, N. Y. TIMES BLDG. Attorney for National Park Bank of New York.
" ..... "	HASTINGS & GLEASON, 265 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic.
" ..... "	THOMAS G. HILLHOUSE, 37 and 39 Wall St. Counsel for Metropolitan Trust Company.
" ..... "	M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 48 Wall St. William Jay, counsel for Continental Trust Co. of N. Y. Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.
" ..... "	GEORGE C. LAY, 100 Broadway. Refers to National Shoe & Leather Bank.
" ..... "	MILLER, PECKHAM & DIXON, 80 Broadway. Attorneys for Union Trust Co of New York, Guaranty Trust Co. of New York, Bank of New York N. B. A.
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc.
" ..... "	MIRON W. NEIL, 115 Broadway. General practice. Reference: W. N. Coler & Co., bankers, 32 Nassau St.
" ..... "	REED, SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank.
Niagara Falls*•†. Niagara	DUDLEY, GRAY & HIGHLAND
Nineveh*•† ..... Broome	See Deposit.
North Collins*•†.....Erie	E. R. Sherman.
North Granville* Wash'n	Samuel Thomas.
Northport*•†..... Suffolk	C. B. Partridge.
N. Tonawanda*†. Niagara	WARNER & LINDSAY.
Northville*•†.....Fulton	Lee S. Anibal.
▲Norwich*•† .....Chenango	GEO. W. RAY.
Norwood*•†. St. Lawrence	Willis J. Fletcher.
Nunda*•†.....Livingston	E. C. Olney.
Nyack*•† .....Rockland	See Haverstraw.
Oakfield*•†.....Genesee	R. F. Hawes.
Ogdensburg*•†St. L'w'nce	MALBY & LUCEY.
Olean*•† .....Cattaraugus	CARY, RUMSEY & HASTINGS.
Oneida*•† .....Madison	H. W. COLEY.
Oneonta*•† .....Otsego	George M. Bristol.
▲Oswego*•†.....Oswego	FRANCIS E. HAMILTON.
▲Ovid*•† .....Seneca	Benjamin Franklin.
▲Owego*•† .....Tioga	H. AUSTIN CLARK.
Oxford*•† ..... Chenango	W. H. Hyde.
Oyster Bay*•†.....Nassau	Herbert L. Fordham.
Painted Post*•†..Steuben	See Corning.
Palmyra*•† .....Wayne	H. R. DURFEE.
Parish*•† .....Oswego	H. D. Nutting.
Patchogue*•† .....Suffolk	Walter H. Jaycox.
Pawling*•†.....Dutchess	W. Downing.
Peekskill *•† Westchester	LENT & HERRICK.
▲Penn Yan*•†.....Yates	JOHN T. KNOX.
Perry*•† .....Wyoming	Morris A. Lovejoy.
Phelps*•† .....Ontario	Samuel S. Partridge.
Philadelphia*•†. Jefferson	J. F. Larue.
Phœnix*•†.....Oswego	A. J. BROWN.
Pike* .....Wyoming	G. S. Van Gorder.
Pine Plains*•† ...Dutchess	Frank Eno.
▲Plattsburg*•† .....Clinton	RILEY & HEALEY.
Poland*•† .....Herkimer	Milton Howe.
Port Chester*•†W'atch't'r	JEROME A. PECK.
Port Henry*•†.....Essex	Rowe & Pyrke.
Port Jefferson*•†. Suffolk	Thomas J. Ritch, Jr.
Port Jervis*•† .....Orange	WILLIAM H. CRANE.
Potsdam*•†. St. Lawrence	A. X. Parker.
▲Poughkeepsie*•†Dutchess	WILKINSON & COSSUM.
Pratzburg*• .....Steuben	James Flaherty.
Pulaski*•† .....Oswego	Irving G. Hubbs.
Randolph*•†. Cattaraugus	Crowley & Terry.
Red Creek*•† .....Wayne	C. O. Peterson.
Red Hook*•† .....Dutchess	J. W. Elseffer.
Rensselaer•...Rensselaer	See Troy.
Rhinebeck*•† .....Dutchess	A. Lee Wager.
Richfield Springs*•†O'ego	J. D. Reed.
▲Richmond*† ...Richmond	See New York City.
Richmondville*•†..S'h'rie	E. A. Dox.
Ripley*•† .....Chautauqua	See Jamestown.
▲Riverhead*•† .....Suffolk	ERNEST W. TOOKER.
▲Rochester*•†.....Monroe	ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank.
" ..... "	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester.
Rockville Center*•† Nas'u	John Lyon.
Rome*•†.....Oneida	A. DELOS KNEELAND.
Rondout*•† .....Ulster	De Witt Roosa.
Roslyn*•† .....Nassau	Eastman & Eastman.
Rushford*†.....Allegany	R. B. Lanning.
Sag Harbor*•† .....Suffolk	George C. Raynor.
Salamanca*•† Catt'raugus	ANSLEY & SPENCER.
Salem*•† .....Washington	Fred Fraser.
Sandy Creek*•....Oswego	U. Bartlett.
Sandy Hill*•†...Wash'ton	D. J. Sullivan.
Saranac Lake*•† Franklin	A. K. BOTSFORD.
Saratoga Spr'gs*•Sarat'ga	C. S. & C. C. LESTER.
Saugerties*•† .....Ulster	E. B. Whittaker.
Sayville*•†.....Suffolk	See Patchogue.
▲Schenectady*•† .Sc'n't'dy	EVERETT SMITH.
Schenevus*•†.....Otsego	Graham & Baldwin.
▲Schoharie*•†...Schoharie	C. W. Hinman.
Schuylerville*•†. Saratoga	W E. Bennett.
Scio*•†.....Allegany	See Wellsville.
Seneca Falls*•† .....Seneca	HAMMOND & HAMMOND.
Sherburne*•†...Chenango	Charles A. Fuller.
Sherman*•†...Chautauqua	See Jamestown.
Shortsville*•† .....Ontario	W. C. Ellis.
Sidney*•† .....Delaware	WILLIAM THORP.
Silver Creek*•†. Ch'ta'qua	C. G. Babcock.
Sinclairville*•†. Ch'ta'qua	O. Edson.
Sing Sing*•†. Westchester	STUART BAKER.
Skaneateles*•†. Onondaga	C. R. Milford.
Sodus*•†.....Wayne	B. C. Reede.
Southampton*•†..Suffolk	Henry H. Chatfield.
Southold*•† .....Suffolk	Albert C. Case.
Spencer*•†.....Tioga	C. O. Seaburg.
Springville*•† .....Erie	E. A. Scott.
Stamford*•† .....Delaware	C. L. Andrus.
Stapleton*† .....Richmond	JOHN WIDDECOMBE.
St. Johnsville*•† Mtg'm'ry	Charles A. Stone.
Stockton*.....Chautauqua	See Dunkirk.
Suspension Bridge*•†N'g'a	See Niagara Falls.
▲Syracuse*•† .....Onondaga	IDE & RYAN. Refer to Merchants National Bank.
" ..... "	KNAPP, NOTTINGHAM & ANDREWS. References: James J. Belden, President of Robert Gere Bank.
Tarrytown*•†Westchest'r	H. C. GRIFFIN.
Theresa*•† .....Jefferson	C. A. Van Allen.
Ticonderoga*•†.....Essex	H. D. Hoffnagle.
Tonawanda*•† ..... Erie	Harrington & Premus.
▲Troy*•†.....Rensselaer	DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank.
" ..... "	CHARLES I. WEBSTER. Commercial litigation and collections a specialty.
Trumansburg*•†. Tom'k's	J. A. Milne.
Truxton*† .....Cortland	A. L. Kenney.
Unadilla*•† .....Otsego	See Oneonta.
Union Springs*•†. Cayuga	Arthur M. Seekel.
▲Utica*•† .....Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
" ..... "	RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica.
Vernon*•† .....Oneida	S. S. Judson.
Victor*•† .....Ontario	Ellis A. Griffith.
Walden*•† .....Orange	A. S. Embler.
Walton*•† .....Delaware	Fancher & White.
Wappinger's Falls*•†Duc's	George Wood.
Warrensburg*•†..Warren	L. E. REOUX.
▲Warsaw*•† .....Wyoming	BOTSFORD & BOTSFORD.
Warwick*•† .....Orange	F. V. Sanford.
Waterford*•†.....Saratoga	F. A. Martin.
▲Waterloo*•† .....Seneca	FREDERICK L. MANNING.
▲Watertown*•† ...Jefferson	WALTS & PITCHER.
Watervile*•† .....Oneida	L. P. Fuess.
Watervliet .....Albany	See Troy.
▲Watkins*•† .....Schuyler	CHARLES M. WOODWARD.
Waverly*•† .....Tioga	F. A. Bell.
Wayland*•† .....Steuben	Clark & Pratt.
Weedsport*•† .....Cayuga	A. W. Shurtleff.
Wellsville*•† .....Allegany	CHURCH & CHURCH.
Westchester*•† W'chester	See New Rochelle.
Westfield*•†. Chautauqua	H. C. Kingsbury.
W. New Brighton*•†. R'c'd	DE GROOT, RAWSON & STAFFORD.
West Troy*•† .....Albany	V. J. Oothout.
West Winfield*•† H'kimer	M. M. Crandall.

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Town and County.	Name.
Whitehall*•†..Washington	A. D. BARTHOLOMEW.
▲White Plains*•† W'chester	ROBERT E. FARLEY.
Williamson*•†.....Wayne	Jacob Brower.
Wolcott*•† .....Wayne	E. H. Kellogg.
Woodhaven*•†.....Queens	Wm. F. Wykoff.
Worcester*•†.....Otsego	Holmes & Waterman.
Yonkers*•† ..Westchester	R. E. & A. J. PRIME.

NORTH CAROLINA.

Town and County.	Name.
▲Albemarle*•†.....Stanly	J. M. Brown.
Anasonville.....Anson	See Wadesboro.
▲Ashboro*•†.....Randolph	WILLIAM C. HAMMER.
▲Asheville*•†...Buncombe	CHARLES A. MOORE.
Aurora*.....Beaufort	See Washington.
▲Bakersville*..... Mitchell	J. H. Greene.
▲Bayboro*.....Pamlico	See Newbern.
▲Beaufort*†.....Carteret	C. R. THOMAS.
▲Boone*.....Watauga	E. S. Caffey.
▲Brevard*.....Transylvania	W. B. Duckworth.
▲Bryson City*•† .....Swain	Bryson & Black.
▲Burgaw*•†.....Pender	R. G. Grady.
Burlington*•†..Alamance	Charles E. McClean..
▲Burnsville*..... Yancey	McElroy & Moore.
▲Camden• .....Camden	C. M. Ferebee.
▲Carthage*•†.....Moore	F. W. J. ADAMS.
Chapel Hill*•†.... Orange	T. H. Long.
▲Charlotte*•† Mecklenberg	CLARKSON & DULS. Refer to First National Bank.
Clayton*•†.....Johnston	See Raleigh.
▲Clinton*•† ..... Sampson	Lee & Butler.
▲Columbia*.....Tyrrell	T. H. Woodley.
▲Columbus*.....Polk	See Hendersonville.
▲Concord*•†.....Cabarrus	MONTGOMERY & CROWELL.
▲Currituck† .... Currituck	W. R. Gordon.
▲Dallas*•†..... Gaston	O. F. Mason.
▲Danbury*..... Stokes	A. H. Joyce.
▲Dobson*..... Surry	T. W. Folger.
Dunn*•†..... Harnett	J. C. Clifford.
▲Durham*•†.....Durham	BOONE & BRYANT.
▲Edenton*•†..... Chowan	Pruden & Pruden.
▲Elizabeth City*•† Pasq'k	E. F. LAMB.
▲Elizabethtown*†.. Bladen	R. S. White.
Elm City*•†.....Wilson	See Wilson.
Enfield*•† ..... Halifax	David Bell.
▲Fayetteville*•† .. Cumb'd	J. C. & S. H. MacRAE.
▲Franklin* ..... Macon	Jones & Johnson.
Gastonia*•†..... Gaston	A. G. Manguin.
▲Gatesville*..... Gates	L. L. Smith.
▲Goldsboro*•†..... Wayne	ALLEN & DORTCH.
▲Graham*•† .... Alamance	E. S. Parker.
▲Greensboro*•†.. Guilford	A. M. SCALES.
▲Greenville*•†..... Pitt	Jarvis & Blow.
▲Halifax*•†.....Halifax	Thomas H. Hill.
▲Hayesville*..... Clay	M. R. Kimsey.
▲Henderson*•† ..... Vance	T. T. HICKS.
▲Henders'nville*•† Hend'n	W. A. Smith.
▲Hertford*•†...Perquimans	See Edenton.
Hickory*•†..... Catawba	Thomas M. Hufham.
High Point*•†...Guilford	E. D. STEELE.
▲Hillsboro*•†.....Orange	John W. Graham.
▲Jackson*...Northampton	R. B. Peebles.
▲Jacksonville*•†...Onslow	Frank Thompson.
▲Jefferson*..... Ashe	J. W. Todd.
Jonesboro*•†..... Moore	W. E. Murchison.
▲Kenansville*..... Duplin	H. R. Koonegay.
Kings Mountain*•† Clevl'd	See Gastonia.
▲Kinston*•†.....Lenoir	W. D. POLLOCK.
La Grange*•†.....Lenoir	H. B. Parker.
Laurinburg*•†. Richmond	Maxcy L. John.
Leaksville*•† Rockingham	See Reidsville.
▲Lenoir*•†..... Caldwell	Edmund Jones.
▲Lexington*•†.... Davidson	F. C. ROBBINS.
▲Lillington..... Harnett	O. J. Spears.
▲Lincolnton*•†... Lincoln	A. L. Quickel.
Littleton*•†.....Halifax	S. G. Daniel.
▲Louisburg*•†.... Franklin	T. W. Beckett.
▲Lumberton*•†... Robeson	McLean & McLean.
Madison*•†. Rockingham	C. O. McMichael.
▲Manteo*..... Dare	J. M. Gray.
Marion*•†..... McDowell	E. J. Justin.
▲Marshall*•†..... Madison	J. A. Hendrick.
Milton*•†..... Caswell	L. M. Warlick.
▲Mocksville*•†.....Davie	E. L. Gaither.
▲Monroe*•†..... Union	R. R. Redwine.
▲Morganton*•†.....Burke	Avery & Ervin.
Mount Airy*•†..... Surry	Carter & Lewellyn.
▲Murphy*•†.....Cherokee	R. L. Cooper.
▲Nashville*•†..... Nash	R. A. P. Cooley.
▲Newbern*•†..... Craven	O. H. GUION.
▲Newton*•†..... Catawba	W. B. Gaither.
No. Wilkesboro*•†. Wilkes	See Wilkesboro.
▲Oxford*•†.....Granville	HICKS & MINOR.
Pilotmountain*•†...Surry	Holcomb & McGuffin.
▲Pittsboro*•†..... Chatham	H. A. London.
▲Plymouth*•†. Washington	H. S. Ward.
¶▲Raleigh*•†..... Wake	A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk.
¶▲Raleigh*•† ..... Wake (*Continued.*)	JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., The J. M. Bradstreet Co., New York; any bank, or judge, or State officer in N. C.
Reidsville*•† Rockingham	JOHNSTON & JOHNSTON.
▲Robbinsville*.... Graham	T. A. Morphew.
▲Rockingham*•† Richmond	MORRISON & WHITLOCK.
Rocky Mount*•† Edg'mbe	JACOB BATTLE.
▲Roxboro*•†.....Person	Kitchin & Kitchin.
▲Rutherfordton*•† Ruth'fd	S. Gallert.
Salem*•†.....Forsyth	See Winston
▲Salisbury*•†..... Rowan	L. H. CLEMENT.
Sanford*•† ..... Moore	A. L. McNeill.
Scotland Neck*•†. Halifax	Claud Kitchen.
▲Shelby*•†.....Cleaveland	Webb & Webb.
▲Smithfield*•†.... Johnston	E. W. Pon.
▲Snowhill*..... Greene	L. V. Morrill.
Southern Pines*•†. Moore	J. McN. Johnson.
▲Southport*•†...Brunswick	See Wilmington.
▲Sparta*..... Alleghany	R. A. Doughton.
Spring Hope*•†.....Nash	See Nashville.
▲Statesville*•†..... Iredell	ARMFIELD & TURNER.
▲Swanquarter..... Hyde	S. S. Mann.
▲Tarboro*•†...Edgecombe	G. M. T. Fountain.
▲Taylorsville*•† Alexander	A. C. McIntosh.
Thomasville*•†. Davidson	See Lexington.
▲Trenton*..... Jones	See Jacksonville.
▲Troy*•†..... Montgomery	See Ashboro.
▲Wadesboro*•† ..... Anson	Bennett & Bennett.
▲Warrenton*† ..... Warren	H. A. Bond.
▲Washington*•†..Beaufort	B. B. NICHOLSON.
Waxhaw*•†..... Union	R. L. Stevens.
▲Waynesville*•† Haywood	Ferguson & Ferguson.
▲Webster*..... Jackson	Walter E. Moore.
Weldon*•†..... Halifax	Mullen & Daniel.
▲Wentworth* Rockingham	See Reidsville.
▲Whiteville*•†.. Columbus	Wishart & Frazier.
▲Wilkesboro*•†..... Wilkes	T. B. FINLEY.
▲Williamston*•†.... Martin	Wheeler Martin.
▲Wilmington*•† No. Han'er	JOHN D. BELLAMY. Attorney for Atlantic Nat. Bank.
▲Wilson*•†..... Wilson	S. G. NEWBORN.
▲Windsor*.....Bertie	F. D. Winston.
▲Winston*•†.....Forsyth	EUGENE E. GRAY.
▲Winton*•†.....Hertford	George Cowper.
▲Yadkinville ..... Yadkin	Holton & Reece.
▲Yanceyville*..... Caswell	Johnson & Johnson.
Youngsville*•† .Franklin	See Raleigh.

NORTH DAKOTA.

Town and County.	Name.
Abercrombie*•† Richland	E. A. Munger.
Anamoose.....McHenry	See Towner.
Aneta*•†.....Nelson	See Lakota.
Ardoch*•†.....Walsh	See Minto.
▲Ashley*..... McIntosh	A. W. Clyde.
Bathgate*•†..... Pembina	W. J. Burke.
Bisbee.....Towner	See Canoo.
¶▲Bismarck*•†... Burleigh	F. H. REGISTER.
▲Bottineau*•†... Bottineau	See Towner.
Rowbellas*•†..... Ward	See Towner.
Bowdon.....Wells	See Harvey.
Braddocks..... Emmons	See Williamsport.
Buffalo*•†..... Cass	See Fargo.
Buxton*•†.....Traill	See Hillsboro.
Caledonia*..... Traill	See Hillsboro.
▲Cando*•†..... Towner	FRANK D. DAVIS.
▲Carrington*•†..... Foster	R. A. BILL.
Casselton*•†.....Cass	See Fargo.
Cavalier*•†..... Pembina	See St. Thomas.
Christine*•†.... Richland	See Wahpeton.
Church's Ferry*•† Ramsey	See Devil's Lake.
Clifford*•† ..... Traill	See Mayville.
Conway*•† ..... Walsh	See Grafton.
▲Cooperstown*•†.. Griggs	DAVID BARTLETT.
Courtenay*•†...Stutsman	J. C. Parks.
Crary*•†..... Ramsey	Edgar Anderson.
Crystal*•†..... Pembina	See St. Thomas.
Cumings*•† ..... Traill	See Hillsboro.
Davenport*•† ..... Cass	See Fargo.
Dazey*•† .....Barnes	See Valley City.
Delamere.....Sargent	See Milnor.
▲Devil's Lake*•†...Ramsey	BRENNAN & KENNEDY.
▲Dickinson*•†.....Stark	JAMES G. CAMPBELL.
Drayton*•†..... Pembina	Robert Ferguson.
Dresdens..... Cavalier	See Langdon.
Edgeley*•†..... La Moure	C. W. Fellows.
Edinburg*•†..... Walsh	See Park River.
▲Ellendale*•†.....Dickey	James M. Austin.
Emerado*•†. Grand Forks	See Grand Forks.
Enderline*•† ..... Ransom	Fred Underwood.
Fairmount*•†... Richland	Charles A. Tuttle.
▲Fargo*•†..... Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First National Bank and Merchants State Bank.
▲Fessenden*•†..... Wells	M. E. Wilson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Fingal*•† ..... Barnes	Thomas Casey.
Finley*•† ..... Steele	F. W. Ames.
Forest River*•† .... Walsh	See Grafton.
▲Forman*•† ..... Sargent	BISHOP, GRONER & McKENZIE
Gilby*•† ..... Grand Forks	See Grand Forks.
Glenullin* ..... Morton	See Dickinson.
▲Grafton*•† ..... Walsh	GRAY & McMURCHIE.
▲Grand Forks*•† Gr'd F'ks	GEORGE A. BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks.
" ..... "	COCHRANE & CORLISS. Refer to the Union Nat Bank
" ..... "	BURKE CORBET. Reference: First National Bank.
Grandin*•† ..... Cass	See Fargo.
Hamilton*•† .... Pembina	See St. Thomas.
Hankinson*•† ... Richland	J. B. Taylor.
Hannah•† ..... Cavalier	C. S. McMillan.
Harvey•† ..... Wells	OTTO GRETHEN.
Hatton*•† ..... Traill	See Hillsboro.
Hebron*•† ..... Morton	See Mandan.
▲Hillsboro*•† ..... Traill	CARMODY & LESLIE.
Hope*•† ..... Steele	C. S. SHIPPY.
Hunter*•† ..... Cass	See Fargo.
Inkster*•† ... Grand Forks	See Grand Forks.
▲Jamestown*•† . Stutsman	S. E. ELLSWORTH.
Kenmare•† ..... Ward	See Minot.
Kindred*•† ..... Cass	See Fargo.
Kulm*•† ..... La Moure	J. B. Sharpe.
▲Lakota*•† ..... Nelson	A. E. SHEETS.
▲Lamoure*•† .... LaMoure	R. W. S. Blackwell.
▲Langdon*•† ..... Cavalier	J. C. Monnet.
Larimore*•†. Grand Forks	J. D. Campbell.
Leeds*•† ..... Benson	E. Berglund.
Lidgerwood*•† .. Richland	A. L. Parsons.
Linton ..... Emmons	See Williamsport.
▲Lisbon*•† ..... Ransom	H. DOHERTY.
▲Mandan*•† ..... Morton	E. C. Rice.
Mayville*•† ..... Traill	F. W. Ames.
▲Medora•† ..... Billings	See Dickinson.
Michigan* ..... Nelson	W. H. Smith.
Milnor*•† ..... Sargent	O. S. Senn.
Milton*•† ..... Cavalier	Thompson & Gibson.
▲Minnewaukon*•†. Benson	O. D. Comstock.
Minot*•† ..... Ward	James Johnson.
Minto*•† ..... Walsh	H. C. DePUY.
Monango*•† ..... Dickey	See Ellendale.
▲Napoleon* ..... Logan	See Kulm.
Neche*•† ..... Pembina	See Hathgate.
▲New Rockford*•† ... Eddy	MADDUX & HAMBECHT.
New Salem* ..... Morton	See Mandan.
Northwood*•†Grand F'ks	M. V. LINWELL.
Oakes*•† ..... Dickey	George H. Fay.
Omemee*•† ..... Bottineau	See Towner.
Osnabrock*•† ... Cavalier	See Milton.
Page*•† ..... Cass	See Fargo.
Park River*•† ..... Walsh	G. W. Young.
▲Pembina*•† ..... Pembina	W. J. Kneeshaw.
Portland*•† ..... Traill	G. A. White.
Reynolds*•†. Grand Forks	See Grand Forks.
▲Rolla*•† ..... Rolette	John Burke.
▲Rugby*•† ..... Pierce	L. N. Torson.
Sanger ..... Oliver	See Bismarck.
Sheldon*•† ..... Ransom	C. A. Gram.
▲Sherbrooke* ..... Steele	George Murray.
▲Stanton ..... Mercer	See Mandan.
▲Steele*•† ..... Kidder	See Bismarck.
St. Thomas*•† ... Pembina	G. S. Hager.
Thompson*•† Grand F'rks	See Grand Forks.
Tower City*•† ..... Cass	See Fargo.
▲Towner*•† ..... McHenry	GEORGE W. POAGUE.
▲Valley City*•† ..... Barnes	BURKE & LINDLAND.
▲Wahpeton*•† .... Richland	F. B. LAMBERT.
Walhalla* ..... Pembina	T. D. Stack.
▲Washburn* ..... McLean	E. A. Lamb.
Wheatland*•† ..... Cass	See Fargo.
▲Williamsport* .. Emmons	H. A. Armstrong.
▲Williston*•† ..... Williams	R. H. Copeland.
Willow City*•†. Bottineau	See Towner
Wimbledon*•† .... Barnes	See Valley City.
Wishek* ..... McIntosh	Wishek & Guy.
Wyndmere*•† .... Richland	See Milnor.

OHIO.

Town and County.	Name.
Ada*•† ..... Hardin	Clark, Axline & Fess.
▲Akron*•† ..... Summit	OTIS & OTIS. Refer to Second National Bank.
Alliance*•† ..... Stark	J. W. CRANE.
Andover*•† .... Ashtabula	F. J. Bishop.
Ansonia*•† ..... Darke	See Greenville.
Antioch* ..... Monroe	See Woodsfield.
Antwerp*•† ..... Paulding	M. A. Wert.
Arcanum*•† ..... Darke	J. B. Mundhuck.
Archbold*•† ..... Fulton	August Ruhley.
Arlington*•† .... Hancock	See Dunkirk.
▲Ashland*•† ..... Ashland	CAMPBELL & SEMPLE.
Ashley*•† ..... Delaware	See Delaware.
Ashtabula*•† ... Ashtabula	HOYT & MUNSELL.
Ashtabula Har.† . Ash'bula	See Ashtabula.
Ashville*•† ..... Pickaway	G. W. Morrison.
▲Athens*•† ..... Athens	GROSVENOR, JONES & WORSTELL.
Attica*•† ..... Seneca	Lester Sutton.
Bainbridge*•† ..... Ross	J. G. Whitaker.
Barberton*•† ..... Summit	CHARLES AMMERMAN.
Barnesville*•† ... Belmont	C. J. Howard.
Basil*•† ..... Fairfield	E. F. Holland.
▲Batavia*•† ..... Clermont	Frazier & Hicks.
Beach City*•†. ..... Stark	See Alliance.
Bedford*•† ..... Cuyahoga	See Cleveland.
Bellaire*•† ..... Belmont	J. A. GALLAHER.
Belle Centre*•† .... Logan	See Bellefontaine.
▲Bellefontaine*•† ... Logan	A. JAY MILLER.
Bellevue*•† ..... Huron	J. B. Miller.
Bellville*• ..... Richland	Andrew Stevenson.
Belmont*•† ..... Belmont	See St. Clairsville.
Berea*•† ..... Cuyahoga	G. A. HUBBARD.
Bergholz*• ..... Jefferson	John J. Watson.
Berlin Heights*•† .... Erie	F. E. Conner, Jr.
Beverly*† .... Washington	J. C. Preston.
Blanchester*•† .... Clinton	P. SAVAGE.
Bloomdale*•† ..... Wood	E. D. Bloom.
Bloomingburg*•† Fayette	Humphrey Jones.
Bloomville*•† ..... Seneca	J. R. Wilson.
Bluffton*•† ..... Allen	A. J. Owens.
Botkins*•† ..... Shelby	See Sidney.
Bowersville* ..... Greene	C. S. Perkins.
▲Bowling Green*•† .. Wood	BALDWIN & HARRINGTON.
Bradford*† ..... Miami	W. Vermillion.
Bremen*•† ..... Fairfield	Frank Thompson.
Bridgeport*•† ... Belmont	Driggs & Heinlein.
Brooklyn*•† ... Cuyahoga	See Cleveland.
Brookville*•†Montg'mery	See Miamisburg.
▲Bryan*•† ..... Williams	M. M. BOOTHMAN.
▲Bucyrus*•† ..... Crawford	EDWARD VOLLRATH.
Burton*† ..... Geauga	George W. Jacques.
Butler*•† ..... Richland	W. W. Scott.
Cadiz*•† ..... Harrison	D. A. HOLLINGSWORTH.
▲Caldwell*•† ..... Noble	W. C. Okey.
Caledonia*•† ..... Marion	See Marion.
▲Cambridge*•† .. Guernsey	MATTHEWS & HEADE.
Camden*•† ..... Preble	F. G. Shuey.
Canal Dover*•† Tus'rawas	J. A. HOSTETLER.
Canal Fulton*•† ..... Stark	A. J. Kittinger.
Canal Winchester*•† Fr'in	W. H. Lane.
Canfield*•† ..... Mahoning	See Youngstown.
▲Canton*•† ..... Stark	JOHN H. SPONSELLER.
Cardington*•† ... Morrow	W. P. Vaughan.
Carey*•† ..... Wyandot	H. G. Chambers.
▲Carrollton*•† ..... Carroll	FIMPLE & McDONALD.
Cedarville*•† ..... Greene	Robert Hood.
▲Celina*•† ..... Mercer	JOHN KRAMER.
Centerburg*•† ..... Knox	W. O. Bowers.
Chagrin Falls*•†. Cuy'oga	E. P. Wilmot.
▲Chardon*•† ..... Geauga	METCALFE & KING.
Chicago* ..... Huron	William G. Burwell.
▲Chillicothe*•† ..... Ross	VANMETER & CUNNINGHAM.
▲Cincinnati*•† ... Hamilton	L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati.
" ..... "	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	ERNST & CASSATT, Fosdick Bldg. Reference: Third National Bank.
" ..... "	ERNST & STEINBERG. References: Equitable National Bk., and S. Kuhn & Sons.
" ..... "	FURBER & JACKSON, Carlisle Bldg. Refer to Merchants National Bank.
" ..... "	CHARLES J. HUNT, Allen Bldg. References: Second Nat. Bank.
" ..... "	LITTLEFORD, MORRIS, BALLARD & SAWYER, Johnston Bldg. Refer to the Market National and the Third National banks.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank.
" ..... "	WILLIAM C. PEIRCE, Wiggins Block. References: George M. Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank.
" ..... "	SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

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Town and County.	Name.
▲Cincinnati*† ...Hamilton (*Continued.*)	SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co.
▲Circleville*† .. Pickaway	CHARLES H. MAY.
Clarksville*† .....Clinton	See Wilmington.
▲Cleveland*† ...Cuyahoga	WHITE, JOHNSON, McCASLIN & CANNON, Blackstone Bldg. Refer to John B. Ellison & Co., Phil.; W. & J. Sloane, N. Y.; Arnold, Constable & Co., N. Y.; Nelson Morris & Co., Chicago; Jordan, Marsh & Co., Boston; Central National Bank, Cleveland.
Clyde*† .....Sandusky	FINCH & DEWEY.
College Corner*† .Butler	John R. Mitchell.
Collinwood*† . Cuyahoga	F. B. Garrett.
Columbiana*† . Col'biana	Ezra B. Bye.
¶▲Columbus*† ...Franklin	ALBERY & DILLON. Refer to Ohio National Bank and Commercial National Bank.
Columbus Grove*†Put'm	Guy B. Killen.
Conneaut*† ...Ashtabula	ALLEN M. COX.
Continental*† ...Putnam	J. C. Madden.
Corning*† .....Perry	T. M. Potter.
Cortland*† .....Trumbull	John J. Sullivan.
▲Coshocton*† ..Coshocton	POMERENE & POMERENE.
Covington*† .....Miami	W. H. Nill.
Crestline*† ....Crawford	R. W. MILLER.
Creston*† .....Wayne	Price Russell.
Croton*† .....Licking	See Centerburg.
Cumberland*† .Guernsey	Joseph Purkey.
Cuyahoga Falls*†Summit	ORLANDO WILCOX.
Danville*† .....Knox	Clinton M. Rice.
▲Dayton*† ...Montgomery	GOTTSCHALL, CRAWFORD & LAMBERT.
▲Defiance*† ..... Defiance	S. T. SUTPHEN.
De Graff*† .....Logan	Huston & Curl.
▲Delaware*† ....Delaware	W. A. HALL.
Delphos*† .....Allen	B. J. BROTHERTON.
Delta*† .....Fulton	M. B. Cottrell.
Dennison*† ..Tuscarawas	A. W. Elson.
Deshler*† .....Henry	D. D. Donovan.
Doylestown*† .....Wayne	James B. Meech.
Dresden*† .. Muskingum	S. B. Darnen.
Dunkirk*† .....Hardin	G. B. Dewitt.
Dyson .....Guernsey	See Pleasant City.
East Liberty* .....Logan	See De Graff.
East Liverpool*† .Col'bia	WILLIAM H. VODREY.
East Palestine*† ..Col'bia	John H. Logan.
▲Eaton*† .....Preble	J. A. Gilmore.
Eckmansville ....Adams	See West Union.
Edgerton*† .....Williams	See Bryan.
Edon*† .....Williams	See Montpelier.
Eldorado*† .....Preble	See Waverly.
Elmore*† .....Ottawa	George W. Keightley.
▲Elyria*† .....Lorain	E. G. JOHNSON.
Euclid*† .....Cuyahoga	See Cleveland.
Fayette*† .....Fulton	See Wauseon.
Felicity* .....Clermont	J. N. Altman.
▲Findlay*† .....Hancock	BURKETT & BURKETT.
Flushing*† .....Belmont	A. M. Brown.
Forest*† .....Hardin	Russell Price.
Fort Recovery*† .Mercer	John Hunter.
Fostoria*† ..... Seneca	C. L. GUERNSEY.
Frankfort*† .....Ross	See Chillicothe.
Franklin*† .....Warren	P. H. Rue.
Fredericktown*† ..Knox	See Mount Vernon.
Freeport*† .....Harrison	B. W. Rowland.
▲Fremont*† .....Sandusky	JAMES H. FOWLER.
Galion*† .....Crawford	R. W. Johnston.
▲Gallipolis*† .....Gallia	HOLLIS C. JOHNSTON.
Gambier .....Knox	See Mount Vernon.
Garrettsville*† ..Portage	R. S. Webb.
Geneva*† .....Ashtabula	R. C. Ewing.
▲Georgetown*† ... Brown	JOHN P. BIEHN.
Germantown*† .M'tg'ery	L. S. Culkmore.
Gibsonburg*† . Sandusky	J. L. Hart.
Girard*† .....Trumbull	R. W. Deemer.
Glenville*† .....Cuyahoga	See Cleveland.
Glouster*† .....Athens	A. A. Amos & Bro.
Grafton*† .....Lorain	See Elyria.
Granville*† .....Licking	E. J. Dorsey.
Greenfield*† .....Highland	DICKEY & HEISKELL.
Green Spring*† ...Seneca	C. S. Burton.
▲Greenville*† .....Darke	ANDERSON & BOWMAN.
Greenwich*† .....Huron	T. K. Strimple.
Groverhill*† ... Paulding	R. W. Pickering.
▲Hamilton*† .....Butler	MAREY, ANDREWS & MOREY.
Harpster*† .....Wyandot	See Upper Sandusky.
Harrison*† .... Hamilton	JAMES A. GRAFT.
Harveysburg*† ...Warren	See Lebanon.
Hicksville*† ....Defiance	L. E. Griffin.
Highland*† .....Highland	See Leesburg.
▲Hillsboro*† ....Highland	STEELE & SAMS.
Holgate*† .....Henry	E. F. Thompson.
Hubbard*† .....Trumbull	Milton B. Lestie.
Hudson*† ..... Summit	H. B. Foster.
Huron*† .....Erie	C. M. Ray.

Town and County.	Name.
▲Ironton*† .....Lawrence	CORN & THOMPSON.
▲Jackson*† .....Jackson	E. C. POWELL.
Jackson Center*† Shelby	H. W. Robinson.
Jamestown*† .....Greene	W. A. Paxson.
▲Jefferson*† ....Ashtabula	BABCOCK & TAYLOR.
Jeffersonville*† .Fayette	E. L. Bush.
Jewett*† ..... Harrison	See Cadiz.
Johnstown*† ....Licking	G. W. Lewis.
Kalida* .....Putnam	See Columbus Grove.
Kent*† .....Portage	M. G. McCASLIN.
▲Kenton*† ..... Hardin	ELMER G. DERR.
Kingston*† .....Ross	See Chillicothe.
Kinsman*† .....Trumbull	J. W. Roberts.
Lagrange*† ..... Lorain	See Wellington.
▲Lancaster*† ..... Fairfield	G. E. MARTIN.
La Rue*† .....Marion	See Marion.
▲Lebanon*† ..... Warren	W. F. ELTZROTH.
Leesburg*† .... Highland	George T. Hardy.
Leetonia*† ..Columbiana	C. D. Dickinson.
Leipsic*† .....Putnam	Jacob Werner.
Lewisburg*† ..... Preble	See Eaton.
Lexington*† .....Richland	See Mansfield.
▲Liberty Center*†. Henry	See Napoleon.
▲Lima*† ..... Allen	CABLE & PARMENTER.
▲Lisbon*† .... Columbiana	J. R. MARTIN.
Lockland*† .... Hamilton	Thompson & Gorman.
Lodi*† .....Medina	See Creston.
▲Logan*† ..... Hocking	Seth Weldy.
▲London*† .....Madison	Durflinger & Emery.
Lorain*† .....Lorain	FRANK COLEMAN.
Loramie* .....Shelby	See St. Mary.
Loudonville*† .. Ashland	W. J. Weirick.
Louisville*† ..... Stark	W. S. Earseman.
Lynchburg*† ...Highland	E. M. Wiggins.
Madison*† ..... Lake	M. B. Cook.
Magnolia*† ..... Stark	See Canton.
Malta*† .....Morgan	Newell Corner.
Malvern*† .....Carroll	See Minerva.
Manchester*† .... Adams	WILLIAM ANDERSON.
▲Mansfield*† .... Richland	CUMMINGS & McBRIDE.
Mantua Station*† Portage	H. C. Russell.
▲Marietta*† .. Washington	NYE & FOLLETT.
▲Marion*† ..... Marion	J. F. McNEAL & SONS.
Martins Ferry*†Belmont	F. R. Sedgwick.
Martinsville*† ... Clinton	A. Harris.
▲Marysville*† ..... Union	PORTER & PORTER.
Mason*† ..... Warren	See Lebanon.
Massillon*† ..... Stark	W. E. N. HEMPERLY.
Maumee*† .....Lucas	A. W. Eckert.
▲McArthur*† ..... Vinton	J. M. McGillivray.
McClure*† ..... Henry	See Napoleon.
McComb*† .....Hancock	W. E. Cooper.
▲McConnelsville*†Morgan	J. A. Foert.
Mechanicsburg*† Chapin	Charles A. Wood.
▲Medina*† ..... Medina	Frank Spellman.
Miamisburg*† Montg'ery	W. A. Reiter.
Middleport*† ..... Meigs	Ira Graham.
Middletown*† .... Butler	DONLEY & RHONEMUS.
Milan*† ..... Erie	R. H. Williams.
Milford*† ..... Clermont	S. A. West.
Milford Center*† ..Union	See Marysville.
▲Millersburg*† .... Holmes	Reed & Hanna.
Mineral Point*†Tusc'was	W. M. Tracy.
Minerva*† ..... Stark	J. F. Jerome.
Minster*† .....Auglaize	See St. Marys.
Monroeville*† .... Huron	John P. Cornell.
Montpelier*† .. Williams	E. C. PECK.
Morrow*† .....Warren	T. C. Welch.
Moscow*† ..... Clermont	See Felicity.
Mt. Gilead*† .... Morrow	L. K. Powell.
Mt. Pleasant*† .Jefferson	See Steubenville.
Mt. Sterling*† .. Madison	Mitchel & Tanner.
▲Mt. Vernon*† ..... Knox	WILLIAM M. KOONS.
Mt. Victory*† .....Hardin	See Kenton.
▲Napoleon*† ..... Henry	CAHILL & DONOVAN.
Navarre*† ..... Stark	See Canton.
Nelsonville*† .....Athens	Asher Buckley.
Nevada*† ..... Wyandot	L. B. Reed.
▲Newark*† ..... Licking	FREDERIC M. BLACK.
New Bremen*† .Auglaize	See St. Mary.
New Carlisle*† .....Clark	R. H. Runnells.
New Comerst'n*† T'car's	E. E. Lindsey.
New Holland*†Pickaway	See Washington.
▲New Lexington*† .. Perry	TUSSING & KELLY.
New London*† ....Huron	R. C. Powers.
New Madison*† ....Darke	Thomas Eubanks.
New Matamoras*† . Wash.	Jasper Lisk.
New Paris*† ..... Preble	See Eaton.
▲New Phil'd'lp'a*†.Tus'as	NEELY & PATRICK.
New Richmond*● .Cler'nt	F. A. Roberts.
New Vienna*† ...Clinton	F. W. Kelly.
New Washin'n*†.Craw'd	H. M. Cory.
Niles*† .....Trumbull	WILLIAM H. SMILEY.
North Amherst*† Lorain	H. G. Redington.
North Baltimore* .. Wood	S. P. Harrison.
North Fairfield*† .Huron	A. E. Rowley.
North Lewisb'g*† Chapin	M. C. Gowey.
▲Norwalk*† ..... Huron	GIDEON T. STEWART.
Oakharbor*† .... Ottawa	John Duff.
Oak Hill*† .....Jackson	J. E. Jones.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Oberlin*† ..... Lorain	W. B BEDORTKA.
Ohio City*† ..... Van Wert	See Van Wert.
Orrville*† ..... Wayne	T. W. Orr.
Orwell* ..... Ashtabula	Babcock & Taylor.
Osborn*† ..... Greene	R. H. Swadner.
Ostrander*† ..... Delaware	See Delaware.
▲Ottawa*† ..... Putnam	Watts & Moore.
Oxford*† ..... Butler	E. E. Williams.
▲Painesville*† ..... Lake	W. A. BREED.
Pataskala*† ..... Licking	See Newark.
▲Paulding*† ..... Paulding	SNOOK & SAVAGE.
Payne*† ..... Paulding	M. B. Everitt.
Peebles*† ..... Adams	J. R. B. Kessler.
Pemberville*† ..... Wood	J. S. Hoyman.
Perrysburg*† ..... Wood	T. E. Bowers.
Pioneer* ..... Williams	See Montpelier.
Piqua*† ..... Miami	JOHN C. DEYER.
Plain City*† ..... Madison	H. C. Black.
Pleasant City*† Guernsey	L. S. Garber.
Plymouth*† ..... Richland	F. D. Gunsoullus.
Poland*† ..... Mahoning	See Youngstown.
▲Pomeroy*† ..... Meigs	O. L. BRADBURY.
▲Port Clinton*† ..... Ottawa	S. P. Alexander.
▲Portsmouth*† ..... Scioto	NOAH J. DEVER.
Prairie Depot*† ..... Wood	Frank Graham.
Prospect*† ..... Marion	See Marion.
Quaker City*† ..... Guernsey	J. L. Douglas.
▲Ravenna*† ..... Portage	J. H. NICHOLS.
Richwood*† ..... Union	J. E. Robinson.
Ripley*† ..... Brown	W. D. YOUNG.
Rockford*† ..... Mercer	A. G. Stewart.
Roseville*† ..... Muskingum	Wm. Dunn.
Rushsylvania*† ..... Logan	See West Mansfield.
Sabina*† ..... Clinton	J. M. Morton.
Salem*† ..... Columbiana	W. W. HALE.
Salineville*† Columbiana	Ashford & McCormick.
▲Sandusky*† ..... Erie	R. B. FISHER.
Sardinia*† ..... Brown	See Georgetown.
Scio*† ..... Harrison	Easton Randolph.
Seville*† ..... Medina	Lee Elliott.
Shanesville*† Tuscarawas	JOHN DOERSCHUK.
Shelby*† ..... Richland	Skiles & Skiles.
Sherodsville*† ..... Carroll	See Carrollton.
Sherwood*† ..... Defiance	W. W. Huff.
Shiloh*† ..... Richland	See Mansfield.
Shreve*† ..... Wayne	L. D. Cornell.
▲Sidney*† ..... Shelby	S. J. HATFIELD.
Smithfield* ..... Jefferson	See Steubenville.
Somerset*† ..... Perry	Owen Yost.
Somerton* ..... Belmont	See Bellaire.
South Charleston*† Clark	Charles E. Ballard.
▲Spencer*† ..... Medina	Frank Heath.
Spencerville*† ..... Allen	J. M. Bailey.
▲Springfield*† ..... Clark	KEIFER & KEIFER, Attorneys for Lagonda National Bank.
Springvalley*• ..... Greene	Marcus Shoup.
▲St. Clairsville*† Belmont	A. H. & W. MITCHELL.
▲Steubenville*† Jefferson	P. P. LEWIS.
St. Mary*† ..... Auglaize	D. F. Mooney.
St. Paris*† ..... Champaign	C. E. Buroker.
Strasburg*† Tuscarawas	Philip G. Garver.
Stryker*† ..... Williams	J. T. Heater.
Sunbury*† ..... Delaware	C. C. Brooks.
Swanton*† ..... Fulton	G. W. Humphrey.
Sycamore*† ..... Wyandot	R. S. Gallaher.
Sylvania*† ..... Lucas	J. C. Jones.
Thornville*† ..... Perry	S. E. Moore.
Thurman* ..... Gallia	See Gallipolis.
▲Tiffin*† ..... Seneca	ROHN & BAKER.
Tippecanoe City*† Miami	E. H. Kerr.
Tiro*† ..... Crawford	See Bucyrus.
▲Toledo*† ..... Lucas	HENRY S. BUNKER, 306-308 "The Valentine" Local counsel for the Bradstreet Co.
" ..... "	LEWIS B. HALL. Reference: Northern National Bank.
" ..... "	SENEY & JOHNSON, 815-818 The Spitzer. Refer to Northern and Ketcham National banks.
Toronto*• ..... Jefferson	See Steubenville.
▲Troy*† ..... Miami	J. A. DAVY.
Uhrichsville*† Tuscara's	W. B. STEVENS.
▲Up. Sandusky*† Wyandot	Carey & Parker.
▲Urbana*† ..... Champaign	WAITE & DEATON.
Utica*† ..... Licking	G. M. Sipe.
▲Van Wert*† ..... Van Wert	SALTZGABER, HOKE & BURTSFIELD.
Vermilion*† ..... Erie	H. R. Williams.
Versailles*† ..... Darke	A. Calderwood.
Wadsworth*† ..... Medina	E. S. Pardee.
Wakeman*† ..... Huron	See Norwalk.
Waldo*† ..... Marion	See Marion.
▲Wapakoneta*† Auglaize	F. C. LAYTON.
▲Warren*• ..... Trumbull	T. H. GILMORE.
▲Washington C.H.*† Fay'te	A. R. CREAMER.
▲Wauseon*† ..... Fulton	Fuller & Handy.
▲Waverly*† ..... Pike	John A. Eylor.
Waynesville*† ..... Warren	J. G. Keys.
Wellington*† ..... Lorain	G. L. BLINN.
Wellston*† ..... Jackson	T. S. Hogan.
Wellsville*† Columbiana	Charles Boyd.
West Alexandria*† Preb.	Oscar Sheppard.
Westerville*• ..... Franklin	H. T. Sibel.
West Farmington*† Trum.	See Warren.
West Jefferson*† Mad'on	See London.
West Liberty*† ..... Logan	R. N. Jordan.
West Manchester*† Preb.	See Eaton.
West Mansfield*† Logan	P. M. Kelar.
West Milton*† ..... Miami	Kessler & Kessler.
Weston*† ..... Wood	John M. Stricker.
West Salem*† ..... Wayne	T. B. Keeler.
▲West Union* ..... Adams	F. D. Bayless.
West Unity*† ..... Williams	G. C. Rings.
Wharton*† ..... Wyandot	See Carey.
Williamsb'rg*† Clermont	John S. Davidson.
Williamsport*• Pickaway	See Circleville.
Willoughby*† ..... Lake	W. McLaughlin.
Willshire*† ..... Van Wert	See Van Wert.
▲Wilmington*† ..... Clinton	SMITH & SAVAGE.
Wilmot*† ..... Stark	W. S. Putman.
Winchester*† ..... Adams	T. C. Downey.
▲Woodsfield*† ..... Monroe	HUNTER, MALLORY & JEFFERS.
Woodstock*† Champaign	See Urbana.
▲Wooster*† ..... Wayne	McCLURE & SMYSER.
Worthington*† Franklin	J. T. Miller.
▲Xenia*† ..... Greene	LITTLE & SPENCER.
Yellowsprings*† Greene	S. W. Dakin.
▲Youngstown*† Mahoni'g	FRANK L. BALDWIN.
▲Zanesville*† Muskingum	F. H. SOUTHARD.

OKLAHOMA TERRITORY.

▲Alva*† ..... Woods	T. J. WOMACK.
▲Arapaho* ..... Custer	T. S. Hunt.
Augusta* ..... Woods	See Alva.
▲Beaver* ..... Beaver	J. R. Linley.
Billings ..... Noble	See Perry.
Blackwell* ..... Kay	E. L. PECKHAM.
Braman* ..... Kay	See Newkirk.
▲Chandler* ..... Lincoln	A. J. MORRIS.
▲Cheyenne*† .. Roger Mills	J. W. McMurtry.
Cleveland* ..... Pawnee	H. W. WILLIAMS.
▲Cloudchief* ..... Washita	Pearl, Tallmadge & Edwards.
Cushing* ..... Payne	See Chandler.
Earlsboro*† Pottawato'ie	See Tecumseh.
Edmond*† ..... Oklahoma	H. H. Moose.
▲El Reno*† ..... Canadian	W. L. BAXTER.
▲Enid*† ..... Garfield	JOHN F. CURRAN.
Garber* ..... Garfield	See Enid.
Geary* ..... Blaine	Seymour Foose.
▲Grand ..... Day	See Taloga.
¶▲Guthrie*† ..... Logan	COTTERAL & HORNOR.
Hennessey*† .. Kingfisher	L. M. Gray.
Jefferson*† ..... Grant	C. M. Kelger.
Jennings* ..... Pawnee	See Pawnee.
Kildare*† ..... Kay	See Ponca.
▲Kingfisher*† .. Kingfisher	J. C. ROBERTS & SON.
Lexington*† ... Cleveland	F. P. Moseley.
Luther ..... Oklahoma	See Oklahoma.
▲Mangum* ..... Greer	Garrett & Thacker.
McLoud*• Pottawatomie	J. A. Baker.
Medford*† ..... Grant	Thomas Kearee.
Muhall*† ..... Logan	W. H. Matthews.
Nardin*• ..... Kay	See Newkirk.
▲Newkirk*† ..... Kay	H. S. BRAUCHT.
New Ponca* ..... Kay	See Newkirk.
▲Norman*† ..... Cleveland	C. W. Brewer.
North Enid*• ..... Garfield	See Enid.
Oakdale ..... Washita	See Cloudchief.
Okarche*† ..... Canadian	J. F. Crew.
▲Oklahoma*† .. Oklahoma	McMEEHAN & HARDCASTLE.
Okeene* ..... Blaine	J. C. Fisher & Co.
▲Pawhuska*† ..... Osage N	T. J. Leahy.
▲Pawnee* ..... Pawnee	EDWARD L. LEMERT.
▲Perry*† ..... Noble	J. L. Pancrost.
Perkins* ..... Payne	Charles A. Wallace.
Ponca* ..... Kay	D. L. HUBLER.
▲Pond Creek*† ..... Grant	A. M. MACKEY.
Shawnee*† Pottawatomie	FRANK W. BOGGS.
▲Stillwater* ..... Payne	F. C. Hunt.
Stroud* ..... Lincoln	W. G. Pardoe.
▲Taloga* ..... Dewey	G. E. Black.
▲Tecumseh*• Pottawato'ie	FREDERICK KING.
Tonkawa* ..... Kay	See Newkirk.
▲Watonga* ..... Blaine	I. H. LOOKABAUGH.
Waukomis*† ..... Garfield	S. S. Stevens.
Weatherford* ..... Custer	J. C. McKnight.
Wellston* ..... Lincoln	See Chandler.
▲Woodward*† Woodward	J. R. Dean.
Yukon*† ..... Canadian	J. M. Faris.

OREGON.

▲Albany*† ..... Linn	J. R. WYATT.
Arlington*† ..... Gilliam	S. A. D. Gurley.
Ashland*† ..... Jackson	E. D. Biggs.
▲Astoria*† ..... Clatsop	FULTON BROS.

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▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Athena*† ..... Umatilla	R. J. SLATER.
▲Baker City*†..... Baker	C. A. JOHNS.
Brownsville*†..... Linn	A. A. Tussing.
▲Burns*..... Harney	Waters & Gowan.
▲Canyon City*..... Grant	E. Hicks.
▲Condon*..... Gilliam	S E. McVactor.
▲Corvallis*† ..... Benton	E. E. WILSON.
Cottage Grove*†... Lane	J. S. Medley.
▲Dallas*†..... Polk	Butler & Townsend.
Elgin*†..... Union	N. C. McLeod.
Empire*†..... Coos	A. E. Seaman.
▲Enterprise*..... Wallowa	D. W. Sheahan.
▲Eugene*†..... Lane	L. BILYEU.
Forestgrove*† Wash'gt'n	See Hillsboro.
▲Goldbeach*..... Curry	J. Huntley.
▲Grant's Pass*† Josephine	C. A. Hough.
Harney*..... Harney	See Burns.
Harrisburg*†..... Linn	See Brownsville.
▲Heppner*†..... Morrrow	Ellis & Phelps.
▲Hillsboro*†. Washington	SMITH & BOWMAN.
Huntington*†..... Baker	See Baker City.
Independence*† .... Polk	BUTLER, TOWNSEND & POTTER.
Island City*..... Union	See Lagrande.
▲Jacksonville*s...Jackson	See Medford.
Joseph*..... Wallowa	J. A. Rumble.
Junction City*†.... Lane	G. F. Shipworth.
▲Klamath Falls*†. Klamath	H. F. Murdock.
LaGrande*† ..... Union	WILLIAMS BROS..
▲Lakeview*..... Lake	C. A. COGSWELL.
Lebanon*† ..... Linn	W. M. Brown.
Marshfield*†..... Coos	J. W. Bennett.
▲McMinnville*†.. Yamhill	R. L. CONNER.
Medford*†..... Jackson	W. I. Vawter.
Milton*†..... Umatilla	J. E. Kirkland.
Monmouth*†..... Polk	N. L. Butler.
▲Moro*..... Sherman	J. B. Hosford.
Newberg*†..... Yamhill	Clarence Butt.
Ontario*† ..... Malheur	Wm. Miller.
▲Oregon City*† Clackamas	C. D. & D. C. LATOURETTE.
▲Pendleton*†..... Umatilla	CARTER & RALEY.
▲Portland*† .. Multnomah	CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks.
" ..... "	PAXTON, BEACH & SIMON, Attorneys for and refer to Portland Railway Co.
" ..... "	PIPES & TIFFT. General law practice.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
" ..... "	CHARLES J. SCHNABEL. Refers to Merchants National Bank.
▲Prineville*..... Crook	M. R. Biggs.
▲Roseburg*†..... Douglas	A. M. CRAWFORD.
▲Salem*†..... Marion	J. A. CARSON.
Scio*† ..... Linn	See Lebanon
Sheridan*† ..... Yamhill	J. T. Simpson.
Silverton*†..... Marion	F. C. DePue.
▲St. Helen*†..... Columbia	J. A. Hall.
Sumpter*..... Baker	Charles E. Robin.
▲The Dalles*†..... Wasco	HUNTINGTON & WILSON.
▲Tillamook*† ... Tillamook	Claude Thayer.
▲Toledo*†..... Lincoln	H. Denlinger, Jr.
▲Union*†..... Union	J. M. CARROLL.
▲Vale*..... Malheur	R. G. Wheeler.
▲Wasco*..... Sherman	C. J. Bright.
Weston*†..... Umatilla	R. M. Powers.
Woodburn*†..... Marion	E. P. Morcom.

PENNSYLVANIA.

Town and County.	Name.
Albion*† ..... Erie	See Erie.
Allegheny*†.. Allegheny	JAMES W. COLLINS.
▲Allentown*†..... Lehigh	ERDMAN & DIEFENDERFER.
Altoona*†..... Blair	WM. S. HAMMOND.
Ambler*†.. Montgomery	See Norristown.
Annville*†..... Lebanon	Geo. B. Ulrich.
Apollo*† ..... Armstrong	W. J. Guthrie.
Ardmore*†. Montgomery	See Norristown.
Ashland*†..... Schuylkill	ALFRED B. GARNER.
Athens*†..... Bradford	H. F. Maynard.
Avondale*†..... Chester	John J. Gheen.
Avonmore* Westmoreland	See Leechburg.
Bangor*†.. Northampton	H. Hagerman.
Beallsville*† . Washington	See Washington.
▲Beaver*†..... Beaver	Buchanan & McConnell.
Beaver Falls*†.... Beaver	JOHN A. ELLIOTT.
▲Bedford*†..... Bedford	M. A. Pointz.
▲Bellefonte*†..... Centre	JOHN BLANCHARD.
Belle Vernon*†.. Fayette	See Uniontown.
Bellwood*†..... Blair	George M. Meyers.
Bennett*† ..... Allegheny	See Pittsburg.
Berlin*†..... Somerset	See Somerset.
Berwick*†..... Columbia	J. L. Evans.
Berwyn*†..... Chester	See West Chester.
Bethlehem*† Northa'pton	W. J. C. LOOS.
Big Run*†..... Jefferson	H. I. Wilson.
Birdsboro*†..... Berks	See Reading.
Blairs Mills .. Huntingdon	See Orbisonia.
Blairsville*†..... Indiana	George S. Fisher.
▲Bloomsburg*†. Columbia	GRANT HERRING.
Blossburg*†..... Tioga	H. B. Leach.
Boyertown*†..... Berks	See Reading.
Braddock*†... Allegheny	R. E. Stewart.
Bradford*†..... McKean	D. H. JACK.
Bristol*†..... Bucks	William & John C. Stuckert.
Brockwayville*† Jeffer'n	H. B. McCullough.
▲Brookville*†... Jefferson	S. A. Craig.
Brownsville*†... Fayette	Samuel H. Smith.
Bryn Mawr*†. Montgo'ry	See Norristown.
Burgettstown*†. Washi'n	J. W. Donnan.
▲Butler*†..... Butler	T. C. CAMPBELL.
California*† Washington	See Washington.
Cambridge Sp'gs*†. Cra'd	See Meadville.
Canonsburg*†. . Washi'n	S. B. Ewing.
Canton*†..... Bradford	J. W. Stone.
Carbondale*† Lackawa'na	J. F. REYNOLDS.
▲Carlisle*† ...Cumberland	R. M. HENDERSON.
Carnegie*† ....Allegheny	O. R. Cooke.
Carrolltown* .... Cambria	See Ebensburg.
Catasauqua*†.... Lehigh	A. A. Glick.
Catawissa*†.... Columbia	W. H. RHAWN.
Center Hall*†..... Centre	Orvis, Bower & Orvis.
▲Chambersburg*† Fran'in	J. M. McDOWELL.
Charleroi*†. Washington	WM. M. BOGGS.
Chester*† ..... Delaware	W. B. BROOMALL.
Chicora*†..... Butler	W. B. McBride.
Christiana*†.... Lancaster	See Lancaster.
▲Clarion*†..... Clarion	WILSON & GORDON.
Claysville*†. Washington	See Washington.
▲Clearfield*†.... Clearfield	SWOOPE & PATTON.
Clintonville*† ... Venango	See Franklin.
Coalport*†..... Clearfield	See Hollidaysburg.
Coatesville*†..... Chester	W. S. Harlan.
Cochranton*†. Crawford	See Meadville.
Columbia*†..... Lancaster	WM. B GIVEN.
Conneautville*†. Craw'd	P. C. Sheehan.
Connellsville*†.. Fayette	WM. A. DAVIDSON.
Conshohocken*†. Mon'm	H. M. Tracy.
Coraopolis*†... Allegheny	W. T. Treadway.
Corry*† ..... Erie	C. L. Covell.
▲Coudersport*†.. Potter	LEWIS, LARRABEE & DUBOIS.
Curwensville*† Clearfield	Swoope & Patton.
▲Danville*† ..... Montour	JAMES SCARLET.
Darby*†..... Delaware	See Media.
Dawson*†..... Fayette	See Uniontown.
Delta*† ..... York	J. Howard Manifold.
Derry Sta'n*† Westmo'nd	See Greensburg.
Dillsburg*† ..... York	John N. Logan.
Downingtown*† Chester	See West Chester.
▲Doylestown*†..... Bucks	Henry Lear.
Dubois*†..... Clearfield	W. C. PENTZ.
Duke Center*†... McKean	See Bradford.
Dunbar*† ..... Fayette	See Uniontown.
Duncannon*†..... Perry	See New Bloomfield.
Duquesne*† ....Allegheny	CHAS. B. PAYNE.
Dushore*†..... Sullivan	Bryan S. Collins.
East Berlin*†..... Adams	See Gettysburg.
East Brady*†..... Clarion	See Clarion.
East Downington*† Ches'r	See West Chester.
East Greenville*†. Mon'm	See Norristown.
▲Easton*†.. Northampton	H. S. CAVANAUGH.
EastStroudsburg*† Monr'e	See Stroudsburg.
▲Ebensburg*†.... Cambria	EVANS & LEECH.
Edenburg*..... Clarion	See Clarion.
Edinboro*†..... Erie	John Proudfit.
Eldred*†..... McKean	P. R. Cotter.
Elizabeth*†... Allegheny	Harry L. Christy.
Elizabethtown*† Lanca'r	I. N. S. Will.
Elkland*† ..... Tioga	F. D. Selph.
Elk Lick*†..... Somerset	See Somerset.
Ellwood City*† Lawrence	H. N. Marshall.
▲Emlenton*† .... Venango	A. E. Middleton.
Emporium*†.... Cameron	Johnson & McNarney.
▲Ephrata*†..... Lancaster	A. J. Everly.
Erie*† ..... Erie	ALLEN & ROSENZWEIG.
" ..... "	S. A. DAVENPORT.
Evans City*†..... Butler	See Butler.
Everett*†..... Bedford	Howard Cessna.
Fayette City*†... Fayette	See Uniontown.
Ford City*†.. Armstrong	D. B. Heiner.
Forest City*† Susque'nna	James McKinney.
Foxburg*†..... Clarion	See Clarion.
Fox Chase*†. Philadelphia	See Philadelphia.
▲Franklin*†..... Venango	B. H. OSBORN.
Freedom*†..... Beaver	See Beaver.
Freeland*†..... Luzerne	J. M. Carr.
Freeport*†.... Armstrong	G. M. Hill.
Galeton*†..... Potter	Nelson L. Allen.
Gap*†..... Lancaster	James M. Walker.
▲Gettysburg*†..... Adams	W. McSHERRY, JR.
Girard*†..... Erie	C. J. Hinds.
Girardville*†. Schuylkill	See Ashland.
Glen Campbell*† Indiana	See Indiana.
Glen Rock*†..... York	See York.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Greencastle*† ..Franklin	See Waynesboro.
▲Greensburg*† Westmor'd	WILLIAMS, SLOAN & GRIFFITH.
Greenville*† .....Mercer	H. L. Keck.
Grove City*† .....Mercer	H. R. Dougherty.
Halifax*† .....Dauphin	See Harrisburg.
Hamburg*† .....Berks	J. E. Miller.
Hanover*† .....York	C. E. EHREHART.
¶▲Harrisburg*† ..Dauphin	JOHN E. FOX. Refers to Harrisburg National Bank.
Hastings*† ..... Cambria	See Ebensburg.
Hatboro*† ..Montgomery	See Lansdale.
Hawley*† .....Wayne	LAWRENCE M. ATKINSON.
Harleton*† .....Luzerne	PHILIP V. WEAVER.
▲Hollidaysburg*† ....Blair	ROBERT W. SMITH.
Homestead*† .. Allegheny	C. W. Ashley.
▲Honesdale*† .....Wayne	E. C. Mumford.
Honeybrook*† ...Chester	Charles E. Griffith.
Houtzdale*† ...Clearfield	Henry Boulton.
Hughesville*† .Lycoming	William E. Crawford.
Hummelstown*† .Da'pl'n	F. J. Schaffner.
▲Huntingdon*† Hunt'don	W. J. FORBES.
Hyndman*† ..... Bedford	See Bedford
▲Indiana*† ..... Indiana	THOMAS SUTTON.
Irwin*† ...Westmoreland	Charles E. Griffith.
Jamestown*† .....Mercer	See Greenville.
Jeannette*† W'moreland	J. F. McNaul.
Jenkintown*† M'tgomery	Frank S. Gentry.
JerseyShore*† Lycoming	A. F. Martin.
Johnsonburg*† ..... Elk	A. W. Morningstar.
Johnstown*† ...Cambria	E. G. KERR.
Jonestown*† ..... Lebanon	See Lebanon.
Kane*† .....McKean	A. P. Huey.
KennettSquare*† Chester	See West Chester.
Kingston*† .....Luzerne	B. W. Davis.
Kinzua*† .....Warren	See Warren.
▲Kittanning*† Armstrong	NEALE & PAINTER.
Knox*† ..... Clarion	See Clarion.
Knoxville*† .....Tioga	Henry A. Ashton.
Kutztown*† .....Berks	James H. Mart.
▲Lancaster*† .. Lancaster	ADAM J. EBERLY.
Langhorne*† .....Bucks	J. B. Slackhouse.
Lansdale*† .Montgomery	A. R. Place.
Lansford*† .....Carbon	See Tamagua.
▲Laporte*† .....Sullivan	E. J. Mullen.
Latrobe*† Westmoreland	F. Hargrave.
▲Lebanon*† .....Lebanon	H. C. SHIRK.
Leechburg*† .Armstrong	Thomas J. Van Giesen.
Lehighton*† .....Carbon	T. A. Snyder.
▲Lewisburg*† .....Union	ALFRED HAYES.
▲Lewistown*† .....Mifflin	Elder & Son.
Ligonier*† Westmorel'nd	See Greensburg.
Lincoln* .....Lancaster	See Lancaster.
Linesville*† .....Crawford	See Meadville.
Lititz*† .....Lancaster	See Manheim.
Littlestown*† .....Adams	H. C. Hinkle.
Lock Haven*† ...Clinton	CHARLES CORSS.
Lykens*† .....Dauphin	See Millersburg.
Mahanoy City*† .Sc'ylkill	J. J. BROWN.
Mahoningtown*† .L'rn'ce	A. L. Hogen.
Malvern*† ..... Chester	See West Chester.
Manheim*† ....Lancaster	J. B. Stroh.
Mansfield*† .....Tioga	F. W. Clark.
Marietta*† .....Lancaster	D. B. Case.
Martinsburg*† .....Blair	S. B. Sysinger.
▲Mauchchunk*† ...Carbon	FREDERICK BERTOLETTE.
▲McConnellsburg*† .Fulton	M. R. Shaffner.
McDonald*† Washington	Harry J. Nesbit.
McKeesport*† Allegheny	W. A. APPLEGATE.
McKees Rocks*† .Alleg'y	See Allegheny.
McVeytown* .....Mifflin	See Lewistown.
▲Meadville*† .....Crawford	E. W. McARTHUR.
Mechanicsburg*† C'm'l'd	H. H. Mercer.
▲Media*† .....Delaware	G. E. Darlington.
▲Mercer*† .....Mercer	W. H. Cochran.
Mercersburg*† .Franklin	See Chambersburg.
Meshoppen*† . Wyoming	See Tunkhannock.
Meyersdale*† ..Somerset	W. N. Koontz.
▲Middleburg*† .....Snyder	F. E. Bower
Middletown*† ..Dauphin	A. E. BRANDT.
Milmbury*† .....Union	J. A. Beard.
▲Mifflintown*† ....Juniata	WILBERFORCE SCHWEYER.
▲Milford*† .....Pike	See Sunbury.
Millersburg*† ...Dauphin	S. S. Bowman.
Millerstown† .....Butler	See Butler.
Millheim* .....Center	See Bellefonte.
Millvale .....Allegheny	See Pittsburg.
Milton*† .Northumb'land	C. G. VORIS.
Minersville*† .Schuylkill	H. B. Bartholomew.
Monongahela*† ..Wash'n	THOMAS H. BAIRD.
▲Montrose*† Susquehanna	H. A. Denney.
Mt.Carmel*† Nor'mberl'd	V. AUTEN.
Mt. Jewett*† ....McKean	H. S. Rogers.
Mount Joy*† ..Lancaster	F. A. Ricker.
Mt.Pleasant*† Westm'l'd	N. A. CORT.
Mount Union*† H'nt'gd'n	See Huntingdon.
Mountville* ....Lancaster	See Columbia.
Muncy*† .....Lycoming	R. K. Reeder.
Myerstown*† ....Lebanon	See Lebanon.
Nanticoke*† .....Luzerne	JAMES M. FRITZ

Town and County.	Name.
Nazareth*• .Northampton	Calvin T. Smith.
New Bethlehem*† .Clar'n	D. M. Geist.
▲New Bloomfield*† .Perry	J. W. Shull.
New Brighton*† .Beaver	Harry Calhoun.
▲New Castle*† .Lawrence	J. NORMAN MARTIN.
New Holland*† Lancast'r	A. W. Snader.
NewKensing'n*† W's'm'd	See Allegheny.
New Oxford*† ...Adams	See Hanover.
Newport*† .....Perry	James M. Sharon.
Newtown*† .....Bucks	George A. Jenks.
Newville*† ..Cumberland	H. W. McCrea.
New Wilming't'n*† Law'nce	D. F. McCready.
Norristo'n*† M'ntgomery	E. L. HALLMAN.
▲North East*† .....Erie	D. R. Cushman.
North Wales*† M'ntgo'ry	See Norristown.
Oil City*† .....Venango	ASH, SPEER & McSWEENEY.
Orbisonia*† .Huntingdon	J. M. Steese.
Orwigsburg*† .Schuylkill	See Schuylkill Haven.
Osceola*• .....Tioga	Charles Tubbs.
Osceola Mills*† Clearfield	See Houtzdale.
Oxford*† .....Chester	W. T. Fulton.
Palmyra*† .....Lebanon	See Lebanon.
Parkers L'd'g*† Armst'ng	Isaac Miller.
Parkesburg*† ...Chester	A. T. Parke.
Parnassus*† Westmorel'd	John M. Kennedy.
Patton*† .....Cambria	R. Somerville.
PenArgyl*† Northampt'n	N. D. Chase.
Pennsburg*† .Montgo'ry	Jacob B. Hellegass.
▲Philadelphia*† .....Phila.	A. J. & L. J. BAMBERGER, 906 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	JOSEPH S. CLARK, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W. Clark & Co., bankers.
" ..... "	BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia.
" ..... "	CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila.
" ..... "	FREDERICK J. SHOYER, Girard Building. Attorney for Prudential Insurance Co. Refers to Girard Trust Co.
" ..... "	FRANCIS TRACY TOBIN, 906 Walnut Street. Refers to Richard C. Winship, Esq., trust officer, Guarantee Trust & Safe Deposit Co., Philadelphia.
Philipsburg*† .....Centre	George W. Zeigler.
Phœnixville*† ...Chester	H. H. GILKYSON.
Pinegrove*† ...Schuylkill	F. V. Filbert.
▲Pittsburg*† ...Allegheny	MARSHALL BROWN, 435 Fourth Ave. Refers to Anchor Savings Bank and Fidelity Title & Trust Co.
" ..... "	CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	McCREADY & MOORE, Carnegie Bldg. Refer to Pittsburg National Bank of Commerce.
" ..... "	MAGNUS PFLAUM, Bakewell Law Bldg. Commercial and corporation law. Refers to Iron City National Bank.
" ..... "	WAY, WALKER & MORRIS, 1526-30 Park Bldg. Commercial law. Reference: Carter, Hughes & Dwight, New York.
Pittston*† .....Luzerne	S. M. PARKE.
Plymouth*† .....Luzerne	D. L. & J. Q. Creveling.
Port Allegany*† McKe'n	S. W. SMITH.
Portersville*† .....Butler	See Butler.
Port Royal*† .....Juniata	See Mifflintown.
Pottstown*† M'ntgomery	J. H. Maxwell.
▲Pottsville*† ...Schuylkill	H. B. BARTHOLOMEW.
Prospect*† .....Butler	See Butler.
Punxsutawney*† .Jef's'n	JACOB L. FISHER.
Quakertown*† .... Bucks	John V Ommeron.
Quarryville*† ..Lancaster	See Lancaster.
▲Reading*† ..... Berks	HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank.
Redlion*† ..... York	See York.
Reedsville*† .....Mifflin	A. Reed Hayes.
Renovo*† ..... Clinton	Brown & Rogers.
Reynoldsville*† .Jefferson	M. M. Davis.
▲Ridgway*† .....Elk	H. A. HALL.
Rimersburg*† .....Clarion	See Bethlehem.
Rochester*† .....Beaver	Richard W. Stiffey.

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Town and County.	Name.
Royersford*† M'tgomery	See Lansdale.
Saegerstown*† Crawford	See Meadville.
Saltsburg*† .....Indiana	See Blairsville.
Sandylake*† .....Mercer	J. H. Robb.
Sayre*† .....Bradford	Stewart & Stephens.
Schuylkill Haven*†Sc'k'l	J. A. Moecker.
Schwenkville*† .Montg'y	See Norristown.
Scottdale*† Westmorel'd	William L. Ulery.
▲Scranton*† .Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Bank.
" ..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Selins Grove*† ....Snyder	Charles Hower.
Sellersville*† .....Bucks	E. E. Althouse.
Sewickley*† ...Allegheny	O S. Richardson.
Shamokin*† . North'mb'd	SAMUEL HECKERT.
Sharon*† . .....Mercer	A. W. Williams.
Sharpsburg*† .Allegheny	Thomas J. Ford.
Sharpsville*† .....Mercer	James A. Pierce.
Shenandoah*† .. Sch'ylk'l	M. M. BURKE.
Shippensburg*† ....Cu'b'd	E. J. McCune.
Shrewsbury*† ..... York	W. G. Allen.
Siegfried*†Northampton	See Catasaqua.
Slatington*† ..... Lehigh	D. D. Roper.
Slippery Rock*.... Butler	See Butler.
▲Smethport*† .... McKean	GARTON & RICHMOND.
▲Somerset*† .... Somerset	KOOSER & KOOSER.
Souderton*† Montgom'y	Henry M Brownback.
S. Bethlehem*† ..No'h'p'n	J. D. BRODHEAD.
Spartansburg*†. Cra'fo'd	See Titusville.
Springboro*† .. Crawford	See Conneautville.
Spring City*† ....Chester	Charles S. Wagoner.
Steelton*† ..... Dauphin	F. B. Wickersham.
Stewartstown*† .....York	W. B. Gemmill.
St. Mary's*† ..... Elk	E. J. Wimmer.
St. Petersburg*†. Clarion	See Clarion.
Strasburg* .. .. Lancaster	See Lancaster.
▲Stroudsburg*† ...Monroe	STAPLES & ERDMAN.
Sugar Grove*.... Warren	J. C. Hamilton.
▲Sunbury*† Northumb'l'd	CHARLES B. WITMER.
Susquehanna*†. Susq'h'a	JOHN D. MILLER.
Tamaqua*† ....Schuylkill	H. B. GRAEFF.
Tarentum*† ....Allegheny	Kennedy & Smith.
Tidioute*† ..... Warren	See Warren.
▲Tionesta*† ..... Forest	S. D. Irwin.
Titusville*† ....Crawford	SAMUEL GRUMBINE.
▲Towanda*† .....Bradford	WILLIAM LITTLE.
Townville*..... Crawford	See Titusville.
Tremont*† .... Schuylkill	R. S. BASHORE.
Troy*† ..... Bradford	Ray Gustin.
▲Tunkhannock*† Wyom'g	James W. Pratt.
Turtlecreek.....Allegheny	Homer L. Castle.
Tyrone*† .....Blair	STEVENS, OWENS & PASCOE.
Ulysses*● ..... Potter	A. S. Burt.
Union City*..... Erie	Sproul & Morrow.
▲Uniontown*† ....Fayette	D. M. HERTZOG.
Vandergrift*Westmorel'd	James S. Whitworth.
Verona*† .....Allegheny	See Allegheny.
▲Warren*† ..... Warren	HINCKLEY & RICE.
▲Washington*† Washi'g'n	JOHN H. MURDOCK.
Waterford*† ..... Erie	J. A. Boland.
Watsontown*† .North'l'd	W. F Shay.
Wayne*† ..... Delaware	Christopher Fallon.
Waynesboro*†. Franklin	J. R. RUTHRAUFF.
▲Waynesburg*† ... Greene	R. F. Downey.
▲Wellsboro*†..... Tioga	F. E. Watrous.
▲West Chester*†...Chester	A. P. REID.
Westfield*† ..... Tioga	D. W. Baldwin.
West Grove*† ....Chester	G. B. Johnson.
West Newton*† West'l'd	See Greensburg.
Whitehaven*† ...Luzerne	G. L. Halsey.
Wilcox*† ..... Elk	See Ridgway.
▲Wilkes-Barre*†. Luzerne	JOSEPH MOORE.
Wilkinsburg*†Allegheny	W. P. Carter.
Williamsburg*† .... Blair	See Hollidaysburg.
▲Williamsport*† Lwcom'g	WM. RUSSELL DEEMER.
Wilmerding*† Allegheny	George W. Herriott.
Wrightsville*† ..... York	See Columbia.
Wyalusing*† ... Bradford	E. A. Strong.
Yardley*† ..... Bucks	See Doylestown.
▲York*† ..... York	GEORGE W. HEIGES.
Youngsville*† ... Warren	G. A. Jackson.
Zelienople*● ..... Butler	See Butler.

RHODE ISLAND.

Town and County.	Name.
Anthony ..... Kent	Eugene F. Waner.
Ashaway*.... Washington	See Westerly.
▲Bristol*† ..... Bristol	Samuel Norris, Jr.
Centerville*† ..... Kent	See Providence.
Central Falls*† .....Prov.	See Providence.
Coventry*† ..... Kent	See Anthony.
Cranston*† .. Providence	See Providence.
▲East Greenwich*† ..Kent	CHARLES J. ARMS.
Greenville*...Providence	See Providence.
Hope Valley*†. Washing'n	See Westerly.
▲Kingston*†. Washington	See Westerly.
Narragansett Pier*† Wash	See Wakefield.
¶▲Newport*† ....Newport	W. P. SHEFFIELD, JR.
North Scituate*.....Prov.	See Providence.
Olneyville*†.. Providence	N. W. Littlefield.
Pascoag*† ... Providence	Edward F. Lovejoy.
Pawtucket*† Providence	JOHN J. FITZGERALD.
Phenix*●..... Kent	See Anthony.
¶▲Providence*† Provide'e	JOHN T. BLODGETT, 17 Custom House St. Refers to First and Roger Williams Nat. banks.
" ..... "	FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co., Providence, and Hubbell Publishing Co., New York.
Slatersville*.. Providence	See Woonsocket.
Wakefield*† Washington	F. C. Olney.
Warren*† ..... Bristol	John E. Conley.
Warwick*●..... Kent	See East Greenwich.
Westerly*†.. Washington	JOSEPH C. MOORE.
Wickford*†. Washington	See Westerly.
Woonsocket*† Provide'e	WILLIAM G. RICH. Refers to Woonsocket National Bank.

SOUTH CAROLINA.

Town and County.	Name.
▲Abbeville*† ....Abbeville	DeBRUHL & LYON.
▲Aiken*† ..... Aiken	G. W. Groft.
Allendale*† .... Barnwell	See Denmark.
▲Anderson*† ....Anderson	T. J. MAULDIN.
▲Bamberg*† ..... Bamberg	John R. Bellenger.
▲Barnwell*† ..... Barnwell	R. A. Ellis.
Batesburg*† .. Lexington	See Edgefield.
▲Beaufort*† ..... Beaufort	W. J. VERDIER.
Belton*† ..... Anderson	See Greenville.
▲Bennettsville*† Marlboro	T. W. Boucher.
Blackburg*† ... Cherokee	E. A. Trescot.
Blackville*† .... Barnwell	See Denmark.
Branchville*†Orangeb'rg	W. H. Reedish.
▲Camden*† ..... Kershaw	C. L. Winkler.
▲Charleston*†. Charleston	MORDECAI & GADSDEN. Counsel State Savings Bank; Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; National Park Bank, of New York, and Standard Oil Co., Baltimore.
Cheraw*† ....Chesterfield	Stevenson & Matheson.
▲Chester*† ..... Chester	HENRY & McLURE.
▲Chesterfield*. Chesterfield	E. J. Kennedy.
Clinton*† ..... Laurens	See Laurens.
¶▲Columbia*† ... Richland	WM. H. LYLES. Solicitor for the Bank of Columbia, S. C.
▲Conway*† ..... Horry	R. B. Scarborough.
▲Darlington*† .Darlington	T. H. SPAIN.
Denmark*† ..... Bamberg	S. G. Maryfield.
Dillon*† ..... Marion	Sellens & Sellens.
Easley*† ..... Pickens	See Pickens.
▲Edgefield*† ..... Edgefield	A. S. TOMPKINS.
Fingerville.. Spartanburg	See Spartanburg.
▲Florence*† ..... Florence	P. A. WILCOX.
Fort Mill*† ..... York	See Yorkville.
▲Gaffney*† ..... Cherokee	Wallace & Otts.
▲Gergetown*†Georget'wn	Walter Hazard.
▲Greenville*†.. Greenville	ISAAC M. BRYAN.
▲Greenwood*† Greenwo'd	GRAYDON & GILES.
▲Hampton*† .... Hampton	James W. Moore.
Johnston*† .... Edgefield	See Edgefield.
Kershaw*† .... Lancaster	E. D. Blakeney.
▲Kingstree*† .Williamsb'g	T. M. Gilland.
▲Lancaster*† ... Lancaster	ERNEST MOORE.
▲Laurens*† ..... Laurens	W. H. MARTIN.
▲Lexington*†.. Lexington	Efird & Dorcher.
▲Manning*† .... Clarendon	W. C. Davis.
▲Marion*● ..... Marion	C. A. WOODS.
McColl*† ..... Marlboro	See Bennettsville.
▲Monks Corner*†Berkeley	See Charleston.
Mullins*† ..... Marion	See Marion.
▲Newberry*† ... Newberry	J. Y. CULBREATH.
Newry ..... Oconee	See Walhalla.
▲Orangeburg*† Orangeb'g	JAMES F IZLAR.
Pelzer*† ..... Anderson	See Greenville.
Pendleton*† ... Anderson	R. W. Simpson.
▲Pickens*..... Pickens	Julius E. Boggs.
Prosperity*† .. Newberry	See Newberry.
Ridgeway*† ..... Fairfield	R. A. Means.
Rock Hill*† ..... York	WITHERSPOON & SPENCERS.
▲Saluda ..... Saluda	Ramage & Gregory.
Seneca*† ..... Oconee	See Walhalla.
▲Spartanburg*† Sp'rtanb'g	BOMAR & SIMPSON.
▲St. George*...Dorchester	J. Otey Reed.
St. Matthews*†Orangeb'g	See Orangeburg.
Summerville*† Dorch'ter	H. A. M. Smith.
▲Sumter*† ..... Sumter	LEE & MOISE.

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Town and County.	Name.
Timmonsville*† Florence	See Florence.
▲Union*† Union	HYDRICK & SAWYER.
Varnville*† Hampton	J. W. Moore.
▲Walhalla*† Oconee	R. A. Thompson.
▲Walterboro*† Colleton	Griffin & Padgett.
Westminster*† Oconee	See Walhalla.
Williamston*† Anderson	See Greenville.
▲Winnsboro*† Fairfield	J. E. McDONALD.
▲Yorkville*† York	WITHERSPOON & SPENCERS.

SOUTH DAKOTA.

Town and County.	Name.
▲Aberdeen*† Brown	E. T TAUBMAN.
Alcester*† Union	See Elk Point.
▲Alexandria*† Hanson	E. E. Wagner.
Alpena*† Jerauld	L. N. Loomis.
Andover*† Day	See Webster.
Arlington*† Kingsbury	E. W. Smith.
▲Armour*† Douglas	JOHN T. MATHEWS.
Artesian*† Sanborn	See Woonsocket.
Aurora*† Brookings	See Brookings.
▲Bangor* Walworth	W. R. Green
▲Bellefourche*† Butte	T. W. La Fleiche.
Bertsford*† Union	CHARLES W WOLBERT.
Bigstone*† Grant	F. F. Moore.
Bijou Hills* Brule	S. E. Wilson.
Blunt*† Hughes	See Pierre.
Bowdle*† Edmunds	A. F. Le Claire.
Bradley*† Clark	See Clark.
Bridgewater*† McCook	E. L. Abel.
Bristol*† Day	See Webster.
▲Britton*† Marshall	Byron Abbott.
▲Brookings*† Brookings	CHEEVER & HALL.
Bryant*† Hamlin	L. W. Stoeckel.
Canastota* McCook	See Salem.
Canova*† Miner	See Howard.
▲Canton*† Lincoln	A. R. BROWN.
Carthage*† Miner	See Howard.
Castalia* Charles Mix	See Edgerton.
▲Castlewood*† Hamlin	Ezra Adams.
Centerville*† Turner	KUNKLE & KUNKLE.
▲Chamberlain*† Brule	James Brown.
▲Clark*† Clark	C. G. SHERWOOD.
▲Clear Lake*† Deuel	T. J. LAW.
Colman*† Moody	See Dell Rapids.
▲Columbia*† Brown	I. Hunsberger.
Conde*† Spink	David Robertson.
Custer*† Custer	E. L. Grantham.
▲Davis*† Turner	See Parker.
▲Deadwood*† Lawrence	MARTIN & MASON.
Dell Rapids*† Minnehaha	R. W. Hobart.
Desmet*† Kingsbury	E. S. Johnson.
Doland*† Spink	Korns & Clark.
Edgemont*† Fall River	T. F. McConville.
▲Edgerton* Charles Mix	C. W. Pratt.
Egan*† Moody	See Flandreau.
Elk Point*† Union	H M. Wallace.
Elkton*† Brookings	Alexander & Hooker.
Emery*† Hanson	See Alexandria.
Erwin*† Kingsbury	A. W. Stone.
Estelline*† Hamlin	M. S. Liebenstein.
Eureka*† McPherson	James M. Brown.
Fairfax Gregory	E. M. Starcher.
Fairview*† Lincoln	See Canton.
▲Faulkton*† Faulk	Frank Turner.
▲Flandreau*† Moody	GEORGE RICE.
▲Fort Pierre*† Stanley	Homer & Stewart.
Frankfort*† Spink	See Redfield.
Frederick*† Brown	J. C Simmons.
Freeman*† Hutchinson	See Menno.
▲Gannvalley* Buffalo	H. B. Farren.
Garretson*† Minnehaha	Orr & Rodabaugh.
Gary*† Deuel	Ashley L. Houghton.
▲Gettysburg*† Potter	F. B. PATTERSON.
Groton*† Brown	F. E. Campbell.
Harrison* Douglas	See Armour.
Hartford*† Minnehaha	See Sioux Falls.
Hecla*† Brown	See Aberdeen.
Hetland*† Kingsbury	F. W. McGinness.
▲Highmore*† Hyde	F. M. Barnes.
Hill City*† Pennington	E. P. Williams.
Hitchcock*† Beadle	E. Wilson.
▲Hot Springs*† Fall River	WALTER ANDERSON.
▲Howard*† Miner	Farmer & Farmer.
Hudson*† Lincoln	A. R. Jamison.
Hurley*† Turner	John W. Edmunds.
▲Huron*† Beadle	PYLE & TAYLOR.
▲Ipswich*† Edmunds	C. H Barron.
Irene*† Clay	See Yankton.
Iroquois*† Kingsbury	C. G. Swafford.
Jefferson*† Union	See Elkpoint.
Keystone* Pennington	See Hill City.
Kimball*† Brule	J. B. Long.
Lake Preston*† Kingsb'y	A. R Abel.
Langford*† Marshall	See Britton.
Lead*† Lawrence	G. B. Thompson.
Lennox*† Lincoln	See Canton.
▲Leola* McPherson	See Eureka.
Lesterville*† Yankton	A. S. Dunning.
▲Madison*† Lake	J H. Williamson.
Mellette*† Spink	W F. CORRIGAN.
Menno*† Hutchinson	W. Dimock.
▲Millbank*† Grant	GEORGE S. RIX.
▲Miller*† Hand	Pusey & Baldwin.
▲Mitchell*† Davison	H. C. PRESTON.
Montrose*† McCook	M. A. Butterfield.
▲Mound City* Campbell	A. Sutherland.
Mount Vernon*† Davison	See Mitchell.
▲Oscoma* Lyman	J. G. Bartine.
Oldham*† Kingsbury	See Desmet.
▲Olivet* Hutchinson	M. T. Halphide.
Onida* Sully	J. H. Gropengieser.
▲Parker*† Turner	B. H. Hurd.
Parkston*† Hutchinson	John G. Hawley.
Pierpoint*† Day	See Webster.
¶▲Pierre*† Hughes	ESTES & LAMBERT.
▲Plankinton*† Aurora	S. H. Bakewell.
Pukwana*† Brule	See Chamberlain.
▲Rapid City*† Pennington	WOOD & BUELL.
▲Redfield*† Spink	STERLING & MORRIS.
Revillo*† Grant	H. E. Jones.
▲Salem*† McCook	E. H. Wilson.
Scotland*† Bon Homme	F. D. Wicks.
▲Sioux Falls*† Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co.
Sisseton*† Roberts	R. O. Pearson.
Spearfish*† Lawrence	R. F. Crawford.
Spencer*† McCook	See Salem.
Springfield*† Bonhomme	Wilcox & Clermont.
▲Sturgis*† Meade	CHARLES C. POLK.
Summit*† Roberts	See Wilmot.
Toronto*† Deuel	See Clear Lake.
Tripp*† Hutchinson	See Armour.
▲Tyndall*† Bonhomme	W. T Williams.
Valley Springs*† Minn'ha	See Sioux Falls.
Verdon*† Brown	See Groton.
▲Vermillion*† Clay	J. A. COPELAND.
Viborg*† Turner	See Parker.
Vienna*† Clark	See Clark.
Volga*† Brookings	A. S. Mitchell.
Wakonda*† Clay	See Centerville.
Warner*† Brown	See Aberdeen.
▲Watertown*† Codington	A. SHERIN.
Waubay*† Day	See Webster.
▲Webster*† Day	E. W. TAYLOR.
Wessington*† Beadle	F. M. Simmons.
▲Wessington Sp'gs* Jer'ld	J. R. Francis.
▲Wheeler* Charles Mix	D. P. Lamb.
White*† Brookings	Charles H. Farrell.
White Lake*† Aurora	A. H. Henneous.
White Rock*† Roberts	See Sisseton.
Whitewood*† Lawrence	See Deadwood.
Willow Lake*† Clark	See Clark.
▲Wilmot*† Roberts	HOWARD BABCOCK.
Wolsey*† Beadle	Chenoweth Bros.
▲Woonsocket*† Sanborn	J. T. Kean.
Worthing*† Lincoln	See Canton.
▲Yankton*† Yankton	FRENCH & ORVIS.

TENNESSEE.

Town and County.	Name.
▲Alamo* Crockett	Isaac K Revelle.
Alexandria* DeKalb	Dan Williams.
▲Altamont Grundy	See Tracy City.
▲Ashland City* Cheatham	J. J Lenox.
▲Athens*† McMinn	BURKETT & MANSFIELD.
Bellbuckle*† Bedford	W. B. Bates.
Bells*† Crockett	Eugene Casey.
▲Benton Polk	B. B. C. Witt.
▲Blountville* Sullivan	H. H. Smith.
▲Bolivar*† Hardeman	Wood & McNeal.
Bristol*† Sullivan	BAILEY, PRICE & BYARS.
▲Brownsville*†. Haywood	J. W. E. MOORE.
▲Byrdstown Pickett	W. J. Chilton.
▲Camden*† Benton	S. L. Peeler.
▲Carthage*• Smith	J. M. Fisher.
▲Celina* Clay	M. C. Sidwell.
▲Centerville*† Hickman	CLAGETT & FLOWERS.
Charlotte* Dickson	Morris & Cook.
▲Chattanooga*†. Hamilton	CASE & CASE. Refer to John D. Archbold, of Standard Oil Co., New York City, and James N. Gamble, of Proctor & Gamble, Cincinnati.
" "	COOKE, SWANEY & COOKE. Attorneys for Southern Ry. Co., M. & C. R. R. Co. Refer to First and Third National banks of Chattanooga.
" "	SYDNEY B. WRIGHT. Refers to First National Bank.
▲Clarksville*† Montg'y	LEECH & SAVAGE.
▲Cleveland*† Bradley	J. C Ramsey.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station ¶ State Capital.

Town and County.	Name.
Clifton* ..... Wayne	See Waynesboro.
▲Clinton*† ..... Anderson	J. A. Fowler.
Coal Creek*† ... Anderson	See Clinton.
Collierville*† ..... Shelby	See Memphis.
▲Columbia*† ..... Maury	J. C. VOORHIES
▲Cookeville*• ..... Putnam	A. Algood.
▲Covington*•† ..... Tipton	C. B. Simonton.
▲Crossville* ... Cumberland	Robinson, Smith & Lansden.
Cumberl'd Gap*† Clalb'ne	J. H. S. Morison.
▲Dandridge*† .... Jefferson	Eugene Holtsinger.
▲Dayton*† ..... Rhea	B. G. McKENZIE.
▲Decatur* ..... Meigs	J. W. Lillard.
▲Decaturville* .... Decatur	J. A England.
Decherd*† ..... Franklin	See Winchester.
Dickson*† ..... Dickson	W. E. Cullum.
▲Dover* ..... Stewart	J. W. Stout.
▲Dresden*•† ..... Weakley	T. K. Reynolds.
▲Dunlap*† ..... Sequatchie	Stewart & Stewart.
Dyer*† ..... Gibson	See Trenton.
▲Dyersburg*† ..... Dyer	LATTA & LATTA.
▲Elizabethton*† ..... Carter	TIPTON & MILLER.
▲Erin*† ..... Houston	Dunbar & Hobbs.
▲Erwin* ..... Unicoi	See Johnson City.
▲Fayetteville*† ..... Lincoln	W. B. LAMB.
▲Franklin*† ... Williamson	HEARN, McCORKLE & LANE.
▲Gainesboro* ..... Jackson	J. T. & O. H. Anderson.
▲Gallatin*† ..... Sumner	B. D. BELL.
Goodlettsville*† Davidson	Pardue & Bass.
Gordonsville*• ..... Smith	E. M. McDonald.
▲Greeneville*† .... Greene	Shoun & Susong.
Greenfield*† ... Weakley	J. C James.
Halls*• ..... Lauderdale	See Dyersburg.
Harriman*† ..... Roane	S. C. BROWN.
▲Hartsville* .... Trousdale	J. E. Foust. Jr.
▲Henderson*† ..... Chester	T. F. Stubblefield.
Humboldt*† ..... Gibson	J. A. Collingsworth.
▲Huntingdon*† .... Carroll	Allbritten & Maddox.
▲Huntsville* ..... Scott	J. F. Baker.
▲Jacksboro* ..... Campbell	W. R. Peters.
▲Jackson*† ..... Madison	HAYNES & GILMORE.
▲Jamestown* ..... Fentress	CONATSER & CASE.
▲Jasper*† ..... Marion	Spears & Roberson.
Jellico*† ..... Campbell	H. M. Goins.
JohnsonCity*†. Washin'n	JAMES W. CRUMLEY.
▲Jonesboro*† Washington	Newton Stocker.
Kenton*† ..... Obion	J. L. Fry.
▲Kingston* ..... Roane	YOUNG & BREAZEALE.
▲Knoxville*† ..... Knox	CORNICK & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank.
" ..... "	GREEN & SHIELDS. Attorneys for City National Bank.
" ..... "	LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York.
▲Lafayette* ..... Macon	J. S. Wootten.
▲Lawrenceburg*•†, Lawr'ce	W. R. King.
▲Lebanon*† ..... Wilson	E. E. BEARD.
Lenoir City* ..... Loudon	Fox & Greer.
▲Lewisburg*† .... Marshall	W. P. McClure.
▲Lexington*† .. Henderson	John E. McCall.
Liberty* ..... De Kalb	See Smithville.
▲Linden* ..... Perry	Fred M. Carter.
▲Livingston* ..... Overton	W. H. Hussey.
▲Loudon*† ..... Loudon	G. W. Fox.
▲Lynchburg* ..... Moore	Parks & Parks.
Lynnville*† ..... Giles	See Pulaski.
▲Madisonville*† .... Monroe	McCroskey & McCroskey.
▲Manchester*† .... Coffee	Cross & Ramsey.
Martin*† ..... Weakley	BAWDEN & MAIDEN.
▲Maryville*• ..... Blount	F. H. LAMON.
▲Maynardville ..... Union	N. & Samuel J. Allor.
McKenzie*† ..... Carroll	See Huntingdon.
▲McMinnville*† .... Warren	LIND & HOODENPYL.
▲Memphis*† ..... Shelby	HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. A complete collection department.
" ..... "	METCALF & METCALF. Refer to any bank in Memphis.
" ..... "	McFARLAND & NEBLETT, 22 Madison st. Attorneys for National Bank of Commerce.
" ..... "	WILLIAM A. PERCY, Porter Building. Attorney Memphis National Bank and Peoples Saving Bank.
" ..... "	SCRUGGS & ROSEBROUGH, Attorneys for Security Bank. Refer to any bank in the city.
..... "	WARINNER & WARINNER, Attorneys for First National Bank.
Milan*† ..... Gibson	H. M. Clark.
▲Morristown*† .. Hamblen	SHIELDS & MOUNTCASTLE.
Mossy Creek*†. Jefferson	C. T. Rankin.
▲Mountain City* .. Johnson	Donnelly & Donnelly.
Mount Pleasant*†. Maury	See Columbia.
▲Murfreesboro*† Ruther'd	PALMER & RIDLEY.
¶▲Nashville*† ... Davidson	MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co.
Newbern*† ..... Dyer	N. L. Scobly.
Newburg ..... Lewis	See Columbia.
▲Newport*† ..... Cocke	H. N. Cate.
Obion*† ..... Obion	See Union City.
▲Ooltewah*† ..... James	See Chattanooga.
▲Paris*† ..... Henry	J. C. SWEENEY.
Petersburg*† ..... Lincoln	See Fayetteville.
▲Pikeville*† ..... Bledsoe	John C. Myers.
▲Pulaski*† ..... Giles	HUME R. STEELE.
▲Ripley*† ..... Lauderdale	Thomas Steele.
Rockwood*† ..... Roane	T. A. WRIGHT.
▲Rogersville*† ... Hawkins	J. O. Phillips.
Rutherford*† .... Gibson	A. J. Elwie.
Rutledge*† ..... Grainger	A. F. Bryan.
▲Savannah* ..... Hardin	Broyles & McDougall.
▲Selmer*† ..... McNairy	W. K. Abernathy.
▲Sevierville* ..... Sevier	M. B. McMahon.
▲Shelbyville*† .... Bedford	E. CALDWELL.
▲Smithville* ..... DeKalb	R. L. Cantrell.
▲Sneedville* ..... Hancock	W. B. Davis.
▲Somerville*† ..... Fayette	H. C. Moorman.
South Pittsburg*† Marion	M. M. Allison.
▲Sparta*† ..... White	M. A. Cummings.
▲Spencer* ..... Van Buren	A. L. Hamby.
Spring City*† ..... Rhea	R. C. M. Cunningham.
▲Springfield*† .. Robertson	A. E. GARNER.
Sweetwater*† .... Monroe	Young & Young.
▲Tazewell*• ..... Claiborne	H. Y. Hughes.
▲Tiptonville*† ..... Lake	W. W. Cochran.
Tracy City*† ..... Grundy	J. B. Ferguson.
▲Trenton*† ..... Gibson	WALKER & HUNT.
Trimble*† ..... Dyer	See Newbern.
Troy*† ..... Obion	J. G. Smith & Son.
Tullahoma*† ..... Coffee	Davidson & Aydelott.
▲Union City*† ..... Obion	L. S. PARKS.
Wartburg* ..... Morgan	Baker & Riseden.
Wartrace*† ..... Bedford	C. S. Ivie.
Watertown*• ..... Wilson	A. P. Wimock.
▲Waverly*† ... Humphreys	THOMAS F. BOWMAN.
▲Waynesboro* ..... Wayne	John F. Morrison.
▲Winchester*† .. Franklin	T. A. EMBREY.
▲Woodbury* ..... Cannon	James A. Jones.

TEXAS.

Town and County.	Name.
▲Abilene*† ..... Taylor	JOHN BOWYER.
▲Albany*† .... Shackleford	WARREN & WEBB. Attorneys. WEBB & HILL, Agents.
Alice*† ..... Nueces	See Corpus Christi.
▲Alpine*† ..... Brewster	L. F. Fishback.
Alvarado*† ..... Johnson	I. A. Patton.
Alvin*† ..... Brazoria	L. F. Fishback.
Alvord*† ..... Wise	J. W. Bashaw.
▲Amarillo*† ..... Potter	Plemmons & Veal.
▲Anderson* ..... Grimes	Buffington & Buffington.
▲Angleton*† ..... Brazoria	L. R. Bryan.
▲Anson* ..... Jones	R. Colbert.
Aransas Pass*†San Pat'lo	See Corpus Christi.
▲Archer City* ..... Archer	T. H. Marberry.
Arlington*† ..... Tarrant	J. O. W. Burney.
▲Athens*†• ..... Henderson	RICHARDSON, WATKINS & MILLER.
Atlanta*† ..... Cass	O'Neal & Allday.
¶▲Austin*† ..... Travis	J. L. PEELER. General Attorney for John W. Mackay, New York; First National Bank of Austin, and James H. Raymond & Co., bankers.
" ..... "	WEST & COCHRAN, Attorneys for Austin National Bank.
▲Baird*† ..... Callahan	O. Bowyer.
▲Ballinger*† ..... Runnels	HARRIS & SMITH.
▲Bandera* ..... Bandera	J. R. Storms.
▲Barstow*† ..... Ward	See Pecos.
Bartlett*† .... Williamson	See Belton.
▲Bastrop*† ..... Bastrop	ORGAIN & GARWOOD.
▲Batesville*† ..... Zavalla	See Pearsall.
▲Bay City* ..... Matagorda	William E. Austin.
▲Beaumont*† .... Jefferson	GREEN & GREEN.
▲Beeville*† ..... Bee	J. C. CRISP
▲Bellville*† ..... Austin	Blake & Holland.
▲Belton*† ..... Bell	A. M. MONTEITH.
▲Benjamin* ..... Knox	G. B. Landrum.
Bertram*† ..... Burnet	See Burnet.
▲Big Spring*† .... Howard	S. H. MORRISON.
Blanco* ..... Blanco	J. W. Baines.
Blooming Grove*† Nav'o	Callicutt & Call.
Blossom*† ..... Lamar	See Paris.
▲Boerne*† ..... Kendall	F. W. Schweppe.
▲Bonham*† ..... Fannin	R. B. SEMPLE.
▲Boston ..... Bowie	See Texarkana.
Bowie*† ..... Montague	WALTHALL & McDONALD.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Brackettville*†	W. L. CLAMP.
▲Brady* McCulloch	F. M. Newman.
▲Breckenridge* Stephens	William Veale & Son.
Bremond*† Robertson	J. W. Woods.
▲Brenham*† Washington	CAMPBELL & PENNINGTON.
Bridgeport*† Wise	C. A. Bridgeman.
▲Brownsville*† Cameron	JAMES B. WELLS.
▲Brownwood*† Brown	JENKINS & McCARTNEY.
▲Bryan*† Brazos	DOREMUS & BUTLER.
Burkeville* Newton	Blake & Smith.
▲Burnet*† Burnet	J. G. Cook.
Burton*† Washington	J. J. McCain.
▲Caldwell*† Burleson	Alexander & Heslip.
Calvert*† Robertson	Field & Taylor.
▲Cameron*† Milam	HEFLEY, McBRIDE & WATSON.
▲Canadian*† Hemphill	W. D. Fisher.
▲Canton* Van Zandt	Haynes & Reese.
▲Canyon*● Randall	See Amarillo.
▲Carrizo*† Zapata	See Pearsall.
▲Carrizo Springs* Dimmit	See Pearsall.
▲Carthage*† Panola	Claude Pollard.
Castroville* Medina	See Uvalde.
▲Center* Shelby	I. O. B. RICHARDSON.
▲Centerville* Leon	Dean & Dean.
▲Channing*† Hartley	W. Boyce.
Chico*† Wise	John L. Morris.
▲Childress*† Childress	W. T. McConnell.
Cisco*† Eastland	J. J. Butts.
▲Clairemont Kent	See Snyder.
▲Clarendon*† Donley	H. B. White.
▲Clarksville*† Red River	Chambers & Dook.
▲Claude*† Armstrong	Ira Webster.
▲Cleburne*† Johnson	GOLDSMITH & WALKER.
Clinton*† Bosque	J. C. O'Bryan.
▲Coldspring* San Jacinto	Felix G. Bryan.
▲Coleman*† Coleman	T. J. WHITE.
▲Colorado*† Mitchell	W. B. Crockett.
Columbia*† Brazoria	J. N. Shapard.
▲Columbus*† Colorado	GEORGE McCORMICK.
▲Comanche*† Comanche	L. B. Russell.
Commerce*† Hunt	T. W. Thompson.
▲Conroe*† Montgomery	T. E. Humphrey.
▲Cooper*† Delta	L. L. WOOD.
▲Corpus Christi*† Nueces	DELMA & GIVENS.
▲Corsicana*† Navarro	McKIE & AUTRY.
▲Cotulla*† La Salle	C. H. Mayfield.
Cresson*† Hood	See Cleburne.
▲Crockett*† Houston	NUNN & NUNN.
▲Crowell* Foard	Robert Cole.
▲Cuero*† DeWitt	JOHN H. BAILEY.
▲Daingerfield*† Morris	J. M. Moore.
▲Dallas*† Dallas	HILL, DABNEY & EDMONSON. State Attorneys for the Middlesex Banking Co., Middletown, Conn., and Guarantee Savings, Loan & Investment Co., Washington, D. C. General Attorneys for The Mutual Building Association, National Guarantee Loan & Trust Co., Dallas Gas & Fuel Co., and E. O. Stanard Milling Co., Dallas. Refer to American National Bank.
▲Decatur*† Wise	R. E. CARSWELL.
DeKalb*† Bowie	W. W. Dillard.
DeLeon*† Comanche	A. R. Pool.
▲Delrio*† Valverde	JOSEPH JONES.
Denison*† Grayson	W. M. PECK.
▲Denton*† Denton	ALVIN C. OWSLEY.
Detroit*† Red River	See Clarksville.
▲Dickens* Dickens	See Plainview.
▲Dimmitt* Castro	S. Gaugh.
Dublin*† Erath	McCAIN & DANIELS.
▲Dumas Moore	See Amarillo.
Eagle Lake*† Colorado	W. S. Strickland.
▲Eagle Pass*† Maverick	J. M. GOGGIN.
▲Eastland*† Eastland	D. G. Hunt.
▲Edna*† Jackson	Dobbs & McCrory.
El Campo*† Wharton	W. L. Hall.
Elgin*† Bastrop	See Bastrop.
▲El Paso*† El Paso	BEALL & KEMP.
▲Emma* Crosby	See Plainview.
▲Emory*† Rains	W. H. Clendenin.
▲Ennis*† Ellis	D. F. SINGLETON.
▲Fairfield* Freestone	Ford, Compton & Anderson.
Farmersville*† Collin	D. P. JOHNSON.
Ferris*† Ellis	See Waxahachie.
Flatonia*† Fayette	Lane & Lane.
▲Floresville*† Wilson	B. F. BALLARD.
▲Floydada* Floyd	See Plainview.
Forney*† Kaufman	See Terrell.
▲Fort Davis*† Jeff Davis	O. L. Price.
▲Fort Stockton* Pecos	See Pecos.
▲Fort Worth*† Tarrant	MATLOCK, COWAN & BURNEY. Attorneys for American National Bank.
" "	WEST, SMITH & CHAPMAN. Attorneys for First National Bank.
▲Franklin*† Robertson	J. D. Gann.
▲Fredericksburg* Gillespie	A. O. COOLEY.
Frost*●* Navarro	B. H. Johnson.
▲Gail* Borden	See Snyder.
Gainesville*† Galveston	CULP & GIDDINGS.
▲Galveston*† Galveston	MANN & BAKER. Att'ys for Galveston Nat. Bank and Texas Guarantee & Trust Co.
" "	SPENCER & KINCAID. Refer to Galveston National Bank or any Bank or business man in Galveston.
Gandos*† Jackson	See Edna.
▲Garden City* Glasscock	See Midland.
Garland*† Dallas	See Dallas.
▲Gatesville*† Coryell	J. E. Walker.
▲Georgetown*† Will'son	SANSOM & SANSOM.
▲Giddings*† Lee	J. L. Rousseau.
▲Gilmer*† Upshur	Barnwell & Eberhart.
▲Glenrose* Somervell	B. F. ROBERTS.
▲Goldthwaite*† Mills	E. B. ANDERSON.
▲Goliad*† Goliad	G. E. Pope.
▲Gonzales*† Gonzales	BURGESS & HOPKINS.
▲Graham*● Young	Arnold & Arnold.
▲Granbury*† Hood	J. J. HINER.
Grandview*† Johnson	F. A. Arnold.
Granger*† Williamson	J. W. Posey.
▲Greenville*† Hunt	CRADDOCK & LOONEY.
▲Groesbeck*† Limestone	Farrar, Williams & Farrar.
▲Groveton*† Trinity	Kenley & Stevenson.
▲Guthrie* King	See Benjamin.
▲Hallettsville*† Lavaca	PATTON & ELLIS.
▲Hamilton*† Hamilton	J. A. Eidson.
▲Hansford Hansford	See Canadian.
▲Haskell* Haskell	Foster & Scott.
Hearne*† Robertson	Bishop & Lane.
▲Hemphill* Sabine	A. D. Hamilton.
▲Hempstead*† Waller	A. C. Tompkins.
▲Henderson*† Rusk	J. HARVEY TURNER.
▲Henrietta*† Clay	W. G. EUSTIS.
Hico*† Hamilton	D. Langford.
▲Hidalgo* Hidalgo	See Rio Grande.
Higgins*† Lipscomb	E. C. Gray.
▲Hillsboro*† Hill	WEAR & PARR.
Holland*† Bell	See Temple.
▲Hondo*† Medina	E. De Montel.
Honeygrove*† Fannin	G. W. Wells.
Houston*† Harris	EWING & RING. Attorneys for First National and Commercial National Banks.
" "	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
" "	W. C. OLIVER. Refers to First National Bank and American National Bank.
Howe*† Grayson	See Sherman.
Hubbard* Hill	Boyd & Frisby.
▲Huntsville*† Walker	McKINNEY & HILL.
Hutto*† Williamson	See Taylor.
Iowapark*† Wichita	Hinton Smith.
Italy*† Ellis	See Waxahachie.
Itasca*† Hill	M. S. Wood.
▲Jacksboro*● Jack	E. W. Nicholson.
Jacksonville*† Cherokee	J. E. Fleager.
▲Jasper* Jasper	W. W. BLAKE.
▲Jefferson*† Marion	R. R. TAYLOR.
Jewett*† Leon	See Centerville.
▲Johnson City* Blanco	N. T. Stubbs.
▲Junction* Kimble	Horace E. Williams.
▲Karnes City*† Karnes	A. J. BELL.
▲Kaufman*† Kaufman	M. H. GASSETT.
Kemp*● Kaufman	See Kaufman.
▲Kerrville*† Kerr	Garrett & Burney.
Killeen*† Bell	M. N. Baldwin.
Kosse*† Limestone	See Groesbeck.
▲Kountze*† Hardin	W. W. DIES.
Kyle*● Hays	See San Marcos.
Ladonia*† Fannin	R. M. Rowland.
▲Lagrange*† Fayette	Lane & Lane.
▲Lampasas*† Lampasas	W. B. ABNEY.
Lancaster*† Dallas	John W. George.
▲Laplata Deaf Smith	C. G. Witherspoon
Laporte*† Harris	See Houston.
▲Laredo*† Webb	DODD & MULLALLY.
Leander*† Williamson	See Georgetown.
Leonard*† Fannin	Ross & Ross.
Lewisville*† Denton	See Denton.
▲Liberty*† Liberty	E. T. Branch.
▲Linden* Cass	J. S. Mills.
▲Lipscomb* Lipscomb	See Canadian.
▲Livingston*† Polk	Hill & Hill.
▲Llano*† Llano	J. H. McLean.
▲Lockhart*† Caldwell	A. B. STOREY.
▲Longview*† Gregg	Turner & McHaney.
Lorena*† McLennan	See Waco.
Lott*† Falls	George A. Hodges.
▲Lubbock* Lubbock	See Plainview.
▲Lufkin*† Angelina	Mantooth & Townsend.
Luling*† Caldwell	H. B. Story.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Madisonville*.....Madison	Dean & Dean.
Manor*†.....Travis	James M. Harris.
Mansfield*•.....Tarrant	W. D. House.
Marble Falls*•†...Burnet	See Burnet.
▲Marfa*•†.....Presidio	H. H. Kilpatrick.
▲Marlin*•†.....Falls	MARTIN & EDDINS.
▲Marshall*•†.....Harrison	T. P. Young.
▲Mason*†.....Mason	Runge & Crawford.
▲Matador*.....Motley	See Plainview.
McGregor*•†..McLennan	W. C. O'Bryan.
▲McKinney*•†.....Collin	ABERNATHY & MANGUM.
▲Memphis*•†.....Hall	C. R. Brice.
▲Menardville*.....Menard	L. W. Ainsworth.
▲Meridian*•†.....Bosque	Robertson & Robertson.
Merkel*•†.....Taylor	See Abilene.
Mesquite*•†.....Dallas	See Dallas.
Mexia*•†.....Limestone	W. E. Doyle.
▲Miami*† .....Roberts	See Canadian.
▲Midland*•† .....Midland	R. H. Zane.
Midlothian*•†.....Ellis	J. H. Peebles.
Milford*•†.....Ellis	H. N. C. Davis.
Mineola*•†.....Wood	Cate & Bruce.
Mineral Wells*•†P'loPinto	Albert Stevenson.
▲Mobeetie*.....Wheeler	See Amarillo.
▲Montague*.....Montague	G. W. ALCORN.
Moody*•†..... McLennan	John S. Patterson.
Morgan*•†.....Bosque	See Meridian.
Moulton*•†.....Lavaca	See Flatonia.
Mount Calm*•†.....Hill	See Hillsboro.
▲Mt. Pleasant*•†.....Titus	S. P. Pounders.
▲Mt. Vernon*•†....Franklin	R. E. Dorenport.
▲Nacogdoches*•†Na'doch's	J. C. HARRIS.
Naples*•†.....Morris	See Daingerfield.
Navasota*•†.....Grimes	G. W. L. CARR.
New Boston*•†.....Bowie	R. M. Hubbard.
▲New Braunfels*•†. Comal	F. J. MAIER.
▲Newton*.....Newton	Cheatham & Syler.
Nocona*•†.....Montague	W. D. Hagler.
▲Oakville*.....Live Oak	F. H. Church.
▲Ochiltree.....Ochiltree	See Higgins.
▲Odessa*•†.....Ector	See Midland.
Omaha*•† .....Morris	See Daingerfield.
▲Orange*•† .....Orange	HOLLAND, LINK & HOLLAND
Overton*•†.....Rusk	See Henderson.
▲Ozona*.....Crockett	S. D. Foote.
▲Paducah*.....Cottle	See Quanah.
▲Paintrock*.....Concho	Garland & Montgomery.
▲Palestine*•†....Anderson	B. H. GARDNER.
▲Palopinto*†....Palo Pinto	H. E. Bradford, Jr.
▲Panhandle*•†.....Carson	See Amarillo.
▲Paris*•†.....Lamar	ALLEN & DOHONEY.
Parnell .....Roberts	See Canadian.
▲Pearsall*•†.....Frio	R. W. Hudson.
▲Pecos*•†.....Reeves	T. J. Hefner.
Pilotpoint*•†.....Denton	John Collier.
▲Pittsburg*•†.....Camp	W. R. HEATH.
▲Plainview* .....Hale	L. S. Kinder.
Plano*•† .....Collin	R. T. Shelton.
▲Pleasanton* .....Atascosa	G. M. Martin.
Port Arthur*•†..Jefferson	John L. Austin.
▲Port Lavaca*•†..Calhoun	W. Wilson.
▲Quanah*•†.....Hardeman	M. M. HANKINS.
▲Quitman*.....Wood	V. B. Harris.
▲Rayner*.....Stonewall	See Anson.
▲Refugio*.....Refugio	See Victoria.
▲Richmond*•†...Fort Bend	D. R. Pearson.
▲Rio Grande*†.....Starr	MONROE & SEABURY.
▲Robert Lee*.....Coke	W. C. Merchant.
▲Roby* .....Fisher	Crane & Yantis.
Rockdale*•†.....Milam	N. H. Tracy.
Rockisland*•†....Colorado	See Weimar.
▲Rockport*•†.....Aransas	E. A. Stevens.
▲Rocksprings*....Edwards	Samuel Hough.
▲Rockwall*•†.....Rockwall	W. B. Wade.
Rodgers*•†.....Bell	See Belton.
Rosebud*•†.....Falls	George W. Riddle.
Roundrock*•†..W'l'inson	R. R. Hyland.
Royse City* .....Rockwall	See Greenville.
Runge*•† .....Karnes	E. G. Gillett.
▲Rusk*•†.....Cherokee	ROBERT McCLURE.
Saint Jo*•†.....Montague	H. W. Hunt
▲San Angelo*•†Tom Green	J. T. THOMSON.
▲San Antonio*•†.....Bexar	CLARK, BALL & FULLER. Attorneys for T. C. Frost & Co., bankers. Refer to Chemical Nat. Bank, N. Y.; Continental Nat. Bank, St. Louis and First Nat. Bank, Kansas City.
" ..... "	DENMAN, FRANKLIN, COBBS & McGOWN. Attorneys San Antonio National Bank and Lockwood National Bank.
▲San Diego*•† .....Duval	FRANK FUILLE.
Sanger*•† .....Denton	See Denton.
▲San Marcos*•†.....Hays	W. G. Barber.
▲San Saba*† .....San Saba	JOHN T. WALTERS.
Santa Anna*•†.....Coleman	L. V. Stockard.
Schulenburg*•†..Fayette	See La Grange.
▲Seguin*•†.....Guadalupe	J. B. Dibrell.
▲Seymour*•†.....Baylor	Britain & Glasgow.
▲Sherman*•† .....Grayson	GALLOWAY & TEMPLETON.
▲Sherwood* .....Irion	See San Angelo.
Shiner*•† .....Lavaca	Leonard & Gray.
▲Silverton* .....Briscoe	See Clarendon.
▲Sinton*† ..... San Patricio	See Corpus Christi.
Smithville*•† ..... Bastrop	S. L. Staples.
▲Snyder* .....Scurry	C. C. Johnson.
▲Sonora* .....Sutton	S. G. Taylor.
▲Stanton*•† .....Martin	See Midland.
▲Stephenville*•† .... Erath	Martin & George.
▲Sterling City* .....Sterling	W. F. Kellis.
Stockdale*•† ..... Wilson	G. M. Clifton.
Strawn*•† .....Palo Pinto	See Mineral Wells.
▲Sulphur Syrings*•† H'pk's	FRANK E. SCOTT.
▲Sweet Water*•† ....Nolan	E. P. Woodruff.
▲Tascosa*•.....Oldham	See Amarillo.
Taylor*•† .... Williamson	FRANCIS HORACE WELCH.
Temple*•† .....Bell	W. O. COX.
Terrell*•† .....Kaufman	William H. Allen.
Texarkana*•† .....Bowie	HIRAM GLASS.
▲Texline*•† .....Dallam	Clayton, N. M.
Thornton*•† ....Limestone	Lamar Smith.
▲Throckmorton* Throck'n	W. T. Andrews.
▲Tilden*.....McMullen	Kuykendall & Dilworth.
Timpson*•† .....Shelby	See Center.
▲Tulia* .....Swisher	See Plainview
▲Tyler*•† .....Smith	CAIN & KNOX.'
▲Uvalde*•† .....Uvalde	GARNER & LOVE.
Van Alstyne*•† ..Grayson	E. J. Humphreys.
Velasco*•† .....Brazoria	Lewis R. Bryan.
▲Vernon*•† .....Wilbarger	Bonner & Mason.
▲Victoria*•† .....Victoria	C. F. CARSNER.
▲Waco*•† .....McLennan	LLEWELLYN AUBREY. Refers to First National Bank.
" ..... "	L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank.
" ..... "	J. R. DOWNS. Attorney for Provident National Bank.
Waller*•† .....Waller	H. Paul George.
▲Wallisville* ....Chambers	See Liberty.
▲Waxahachie*•† ..... Ellis	TEMPLETON & HARDING.
▲Weatherford*•† .. Parker	J. M. RICHARDS.
Weimar*•† .....Colorado	B. J. Jannon.
▲Wellingt'n*Collingsworth	See Memphis.
West*•† .....McLennan	E. Bodell.
▲Wharton*•† .....Wharton	G. P. DOUGHERTY.
Whitesboro*•†...Grayson	J. K. Jamison.
Whitewright*•† .Grayson	W. S. Vernon.
Whitney*•† ..... Hill	W. T. Moore.
White* .....Parker	See Weatherford.
▲Wichita Falls*•† .Wichita	MONTGOMERY & HUGHES.
Wills Point*•†.Van Zandt	W. B. Wynne.
Winnsboro*•† .....Wood	Howell & Nabors.
▲Woodville*•† .....Tyler	J. A. Mooney.
Wortham*•†... Freestone	See Mexia.
Wolfe City*•† ..... Hunt	J. W. Hopkins.
Wylie*•† .....Collin	See Plano.
Yoakum*•†.....DeWitt	THOMAS SMOOT.
Yorktown*•†.....DeWitt	See Cuero.

UTAH.

American Fork*•† ..Utah	See Provo City.
Ashley .....Uinta	See Vernal.
▲Beaver*•† .....Beaver	W. F. Knox.
▲Brigham*•† .....Boxelder	R. H. JONES.
▲Castledale* .....Emery	See Provo City.
▲Coalville*•† .....Summit	See Park City.
Corinne*•† .....Boxelder	H. L. Steed.
Eureka*•† .....Juab	B. N. C. Stott.
▲Farmington*•† .....Davis	Wilson & Willey.
▲Fillmore*† .....Millard	J. A. Melville.
▲Heber* .....Wasatch	A. C. HATCH.
▲Junction .....Piute	See Beaver.
▲Kanab*† .....Kane	J. F. Brown.
Kaysville*† .....Davis	Thomas H. Phillips.
Lehi City*•† .....Utah	P. Evans.
▲Loa* .....Wayne	See Beaver.
▲Logan*•† .....Cache	P. E. KEELER.
▲Manti*•† .....Sanpete	WM. D. LIVINGSTON.
Mercur*•† .....Tooele	See Tooele.
▲Moab* .....Grand	J. N. Corbin.
▲Monticello.....San Juan	See Dolores, Colo.
▲Morgan*•† .....Morgan	Samuel Francis.
Mt. Pleasant*•†...Sanpete	Ferdinand Ericksen.
▲Nephi*•† .....Juab	F. W. Chappell.
▲Ogden*•† .....Weber	N. J. HARRIS.
▲Panguitch* .....Garfield	W. P. Sargent.
Park City*•† .....Summit	D. C. McLAUGHLIN.
▲Parowan*† .....Iron	See Panguitch.
Payson*•† .....Utah	J. E. Page.
▲Price*•† .....Carbon	See Provo City.
▲Provo City*•† .....Utah	SAMUEL A. KING.
▲Randolph* .....Rich	See Logan.
▲Richfield*•† .....Sevier	A. J. STEWART.
¶▲Salt Lake City*•†Salt L'e	BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
¶▲Salt Lake City*•† Salt L'k	GEORGE L. NYE. Refers to Bank of Commerce.
" (*Continued.*) "	STEPHENS & SMITH. Refer to any bank in Salt Lake City.
Spanish Fork*•† ..... Utah	See Provo City.
Springville*•† ..... Utah	See Provo City.
▲St. George*† . Washington	D. H. MORRIS.
▲Tooele* ..... Tooele	H. S. Gowans.

VERMONT.

Town and County.	Name.
Alburg*•† ..... Grand Isle	J. P. Ladd.
Arlington*•† . Bennington	O. M. Barber.
Bakersfield*•† .. Franklin	H. F. Brigham.
Barnet*•† ..... Caledonia	C. A. Horsford.
Barre*•† ..... Washington	RICHARD A. HOAR.
Barton*•† ..... Orleans	T. W. Baldwin.
BartonLanding*•† Orleans	B. F. D. Carpenter.
Bellows Falls*•† Windham	Levant M. Read.
Belvidere ..... Lamoille	See Hyde Park.
▲Bennington*•† Benningt'n	Barber & Darling.
Bethel*•† ..... Windsor	W. B. C. Stickney.
Bradford*•† ..... Orange	John B. Peckett, Jr.
Braintree*† ..... Orange	See Chelsea.
Brandon*•† ..... Rutland	W. A. ATWELL.
Brattleboro*•† . Windham	Waterman & Hitt.
Bristol*† ..... Addison	W. W. Rider.
Burke ..... Caledonia	See St. Johnsbury.
▲Burlington*•† . Chittenden	POWELL & POWELL
Cambridge*•†... Lamoille	See Hyde Park.
Canaan*• ..... Essex	See Colebrook, N. H.
Castleton*•† ..... Rutland	Bromley & Clark.
Cavendish*•† .... Windsor	See Ludlow.
Charlestons† ..... Orleans	See Island Pond.
▲Chelsea* ..... Orange	Darling & Darling.
Chester*•† ..... Windsor	George L. Fletcher.
Colchester*• . Chittenden	See Burlington.
Concord ..... Essex	See St. Johnsbury.
Craftsberry*• ..... Orleans	See Hyde Park.
Danville*•† ... Caledonia	See St. Johnsbury.
Derby*• ..... Orleans	J. G. Foster.
Derby Line*•† ..... Orleans	See Newport.
East Burke*•.. Caledonia	C. T. A. Humphrey.
Fairfield*•† ..... Franklin	Isaac N. Chase.
Eden* ..... Lamoille	See Hyde Park.
Elmore• ..... Lamoille	See Hyde Park.
EnosburgF'lls*•† Franklin	E. McFeeters.
Essex Jct.*•† . Chittenden	See Burlington.
Fair Haven*•† .... Rutland	R. C. Abell.
Felchville* ..... Windsor	See Ludlow.
▲Guildhall ..... Essex	See St. Johnsbury.
Hardwick*•†... Caledonia	B. E. Bullard.
Hartford*•† ..... Windsor	Samuel E. Pingree.
Highgate*• ..... Franklin	C. G. Austin.
▲Hyde Park*•† .... Lamoille	F. H. McFARLAND.
Irasburg*• ..... Orleans	W. D. Tyler.
Island Pond*•† ..... Essex	George N. Dale.
Jamaica*•† ..... Windham	See Brattleboro.
Jay• ..... Orleans	See North Troy.
Jericho*•† .... Chittenden	See Burlington.
Johnson*•† ..... Lamoille	B. A. Hunt.
Leicester Jct.*•† . Addison	See Middlebury.
Lowell*• ..... Orleans	See Hyde Park.
Ludlow*•† ..... Windsor	Sargent & Stickney.
Lunenburg*• ..... Essex	See St. Johnsbury.
Lyndon*•† ..... Caledonia	J. T. Gleason.
Lyndonville*•† . Caledonia	E. J. Bodwell.
▲Manchester*•† Bennington	H. K. Dawver.
Manchester Cen.*† Bent'n	Fowler, Son & Co.
▲Middlebury*•† ... Addison	BUTTON & BUTTON.
Middletown Spr'gs*Rutld	See Rutland.
Milton*•† ..... Chittendon	See Burlington.
¶▲Montpelier*•† Wash'ton	DILLINGHAM, HUSE & HOWLAND.
" "	T. J. DEAVITT.
Morrisville*•† ..... Lamoille	Powers & Cheney.
▲Newfane*•† .... Windham	See Brattleboro.
▲Newport*•† ..... Orleans	JOHN YOUNG.
N. Bennington*•† B'ngton	Franklin Scott.
Northfield*•† Washington	Frank M. Plumly.
▲North Hero ... Grand Isle	See St. Albans.
North Pownal*Benn'gton	T. E. Brownell.
North Troy*..... Orleans	O. S. Annis.
Norwich*• ..... Windsor	J. T. Morrison.
Orwell* ..... Addison	See Brandon.
Pittsford*•† ..... Rutland	See Rutland.
Plainfield*•† . Washington	O. L. Hoyt.
Poultney*•† ..... Rutland	Beaman & Platt.
Proctor*•† ..... Rutland	F. C. Partridge.
Proctorsville*•† Windsor	S. E. Emery.
Randolph*•† ..... Orange	J. D. Dennison.
Randolph Centre* Orange	See Randolph.
Readsboro*•† Bennington	Faxon L. Bowen.
Richford*•† .. Franklin	POWELL & POWELL.
Rockingham*.. Windham	See Bellows Falls.
Roxbury*•†.. Washington	See Northfield.
Royalton*•† ..... Windsor	R. C. Dennison.
▲Rutland*•† ..... Rutland	JOEL C. BAKER.
South Royalton* Windsor	Tarbell & Whitham.
Springfield*•† ... Windsor	A. M. Allbe.
▲St. Albans*•† .... Franklin	HOGAN & ROYCE.
▲St. Johnsbury*•† . Caled'ia	Wendell P. Stafford.
Stowe*•† ..... Lamoille	Geo. Wilkins.
Strafford*•† ..... Orange	See Chelsea.
Swanton*•† ..... Franklin	D. G. Freeman.
Troy*† ..... Orleans	See North Troy.
Underhill*•† . Chittenden	J. J. Monahan.
Vergennes*•† ..... Addison	Frank L. Fish.
Waitsfield*• . Washington	See Montpelier.
Waterbury*•† Washingt'n	W. P. Dillingham.
Waterville*• ..... Lamoille	See Hyde Park.
Wells River*•† .... Orange	Smith & Sloane.
Westfield*• ..... Orleans	See North Troy.
West Randolph .. Orange	See Randolph.
White River Jc*•† W'ds'r	Wm. Bachelder.
Whittingham*† Windham	See Wilmington.
Wilmington*•†. Windham	O. E. Butterfield.
Windsor*•† ..... Windsor	J. C Enright.
Winooski*•† . Chittenden	See Burlington.
Wolcott*•† ..... Lamoille	See Hyde Park.
▲Woodstock*•† .. Windsor	W. E. JOHNSON.

VIRGINIA.

Town and County.	Name.
▲Abingdon*•†. Washington	FULKERSON, PAGE & HART.
▲Accomac* ..... Accomac	Thomas W. Russell.
▲Alexandria*•† Alexandria	FRANK L. SMITH.
▲Amelia*•† ..... Amelia	Southall & Farrar.
▲Amherst*•† ..... Amherst	C. L. Scott.
Appomattox*†Appom'tox	W. C. Franklin.
Arrington*•† ..... Nelson	Brown & Loving.
Ashland*•† ..... Hanover	Stonewall J. Doswell.
Aylett* ..... King William	Wm. R. Aylett.
Basic City*•† ..... Augusta	See Staunton.
Beaver Dam*•†.. Hanover	S. Carter Redd.
▲Bedford City*•†.. Bedford	BURKE & KEMP.
Belmont .... Spottsylvania	Lee J. Graves.
Berkley*† ..... Norfolk	R. A. McCoy.
▲Berryville*•† ..... Clarke	A. Moore, Jr.
Big Stone Gap*•† .... Wise	Ayers & Ayers.
Blacksburg*†.. Montgo'ry	W. Dunlap.
Blackstone*•†.. Nottoway	W. H. Mann.
▲Bland* ..... Bland	F. Kegley.
▲Bowling Green*. Caroline	A. B. Chandler.
▲Boydton*•†. Mecklenburg	Faulkner & Thorp.
Brentsville*P'nce William	See Manassas.
Bridgewater*•† Rockl'g'm	See Harrisonburg.
Bristol*† .... Washington	FULKERSON, PAGE & HURT.
Buchanan*•† ... Botetourt	H. A. Latane.
▲Buckingham* Buckl'gh'm	W. M. Cabell.
Buena Vista*•† Rockb'dge	C. B GUYER.
Burkeville*•† ... Nottoway	See Crewe.
Cape Charles*•† North'ton	John T. Daniel.
▲Charles City . Charles City	D. G. Tyler.
▲Charlottesville*•† . Albe'le	MICAJAH WOODS.
Chase City*•† Mecklenb'rg	W. H. Smith.
▲Chatham*•†.. Pittsylvania	James Whitehead.
▲Chesterfield . . Chesterfield	P. V. Cogbill.
Chincoteague Isl*Acco'ac	See Accomac.
▲Christiansburg*†. Montg'y	M. H. TOMPKINS.
Claremont*•†..... Surry	See Surry.
Clarksville*•† Mecklenb'g	Henry Wood, Jr.
Clifton Forge*•†. Allegh'y	George F. Anderson.
▲Clintwood*.... Dickinson	COLUMBUS PHIPPS.
Colon'l B'ch*Westmorel'd	See Montross.
Comorn ..... King George	J. E. Mason.
▲Courtland*•† Southampt'n	Prince & McLemore.
▲Covington*•†.. Alleghany	R. L PARRISH.
Crewe*•† ..... Nottoway	W. H. Mann.
▲Culpeper*•† ..... Culpeper	Rixey & Barbour.
▲Cumberland*•† Cumberl'd	A. B. Armstrong.
Cumnor..King and Queen	Pollard & Pollard.
Danville*•†... Pittsylvania	JULIAN MEADE.
▲Denbigh ..... Warwick	See Newport News.
▲Dinwiddie ..... Dinwiddie	See Petersburg.
Drakes Branch*•† Charl'te	See Smithville.
Dumfries..Prince William	See Manassas.
E. Radf'rd*•† Montgomery	See Christiansburg.
▲Eastville*†. Northampton	O. F. Mears.
Edenburg*•†. Shenandoah	See Woodstock.
▲Emporia*•†... Greensville	W. S. Goodwyn.
▲Fairfax*†..... Fairfax	R. C. L. MONCURE.
▲Farmville*•† Prince Edw'd	WATKINS & WATKINS.
▲Fincastle*†..... Botetourt	E. V. Barley.
▲Floyd* ..... Floyd	James L. Tompkins.
Franklin*•†. Southampton	J. C. Parker.
Fredericksb'rg*•† Spotts'a	Thomas P. Wallace.
▲Front Royal*•†... Warren	O'Flaherty & Fulton.
▲Gate City*•† ..... Scott	ROBERT R. KANE.
Glade Spring*•† Washin'n	A. L. Robinson.
▲Gloucester*... Gloucester	W. C. L. Taliaferro.
▲Goochland .... Goochland	A. K. Leake.
Gordonsville*•†... Orange	Philip Barbour.
Graham*•† ..... Tazewell	J. W. Hicks.
▲Grundy*..... Buchanan	Finney & Stinson.
Hague.... Westmoreland	R. H. Beale.
▲Hampton*•† Elizab'th City	S. GORDON CUMMING.
▲Hanover*•†..... Hanover	G. P. Haw.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Harrisonburg*•† Ro'gh'm	CONRAD & CONRAD.
Hay M'ket*•†P'nceWil'am	See Manassas.
▲Heathsville*N'thumberl'd	A. S. Rice.
▲Hillsville* ..... Carroll	W. D. Tompkins.
▲Houston*•† ..... Halifax	William Leigh.
▲Independence*...Grayson	J. D. Perkins.
▲Isle of Wight. Isle of Wight	See Smithfield.
▲Jonesville* ..... Lee	L. T. HYATT.
Keysville*•† .... Charlotte	A. L. Van Ness.
▲King and Queen. King and Queen	Pollard & Pollard.
▲KingGeorgeKing George	See Fredericksburg.
▲King William*Ki'gWil'am	H. I. Lewis.
▲Lancaster* ..... Lancaster	S. P. Gresham & Son.
▲Lawrenceville*•†Bruns'ck	R. Turnbull.
▲Lebanon* ..... Russell	H. A. Routh.
▲Leesburg*•† .... Loudoun	EDWIN E. GARRETT.
▲Lexington*•†. Rockbridge	D. E. MOORE.
▲Louisa*•† ..... Louisa	R. L. Gordon, Jr.
▲Lovingston* ..... Nelson	S. B. Whitehead.
▲Lunenburg.... Lunenburg	I. B. Bell.
▲Luray*•† ..... Page	Walton & Bro.
Lynchburg*•†.. Campbell	KIRKPATRICK & HOWARD.
▲Madison* ..... Madison	Hay & Jeffries.
Manassas*•†Prince Will'm	Sinclair & Lion.
Manchester*•† Chesterfi'd	C. L. Page.
▲Marion*•† ..... Smyth	JAMES WHITE SHEFFEY.
▲Martinsville*•†.... Henry	Hairston & Gravely.
▲Mathews* ..... Mathews	J. B. Donavan.
Middleburg* .... Loudoun	See Leesburg.
Millenbeck*†.... Lancaster	See Lancaster.
▲Monterey* ..... Highland	Charles P. Jones.
▲Montross..Westmoreland	R. J. Washington.
Mt. Jackson*•†Shenand'ah	L. Triplett, Jr.
Newberne* ..... Pulaski	I. H. Larew.
▲New Castle*†..... Craig	P. V. Jones.
▲New Kent..... New Kent	M. H. Barnes.
NewMarket*†Shenandoah	Bennick & Price.
Newport News*•†Warw'k	NELMS & WISE.
Norfolk*•†..... Norfolk	GARNETT & GARNETT. Refer to Norfolk National Bank.
▲Nottoway*•†... Nottoway	W. H. Mann.
Occoquan*Prince William	See Manassas.
Old Point Comfort* Elizabeth City	See Hampton.
Onancock*..... Accomac	T. B. Quinby.
▲Orange*•† ..... Orange	James W. Morton.
▲Palmyra* ..... Fluvanna	W. B. Pettit.
PamplinCity*•†Appom't'x	W. C. Franklin.
Parksley*•† .... Accomac	See Onancock.
▲Pearisburg*†..... Giles	Henson & Mason.
Pennington Gap*†.... Lee	E. W. Pennington.
Petersburg*•†. Dinwiddie	W. R. McKENNEY.
Phœbus*†. Elizabeth City	See Hampton.
Pocahontas*•†...Tazewell	W. W. French.
▲Portsmouth*•†... Norfolk	ALEXANDER E. WARNER.
▲Powhatan*•†...Powhatan	T. M. Miller.
▲PrinceGeorge.P'nceG'rge	J. J. Cocke.
▲Princess Anne.Prin. Anne	W. J. Whitehurst.
▲Pulaski City*•†... Pulaski	WYSOR & GARDNER.
Radford*•†. Montgomery	R. L. Gardner.
Richlands*•†.... Tazewell	H. C. Anderson.
¶▲Richmond*•†... Henrico	JAMES LEWIS ANDERSON. Refers to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers.
" ..... "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
" ..... "	STONEWALL J. DOSWELL. Refers to Nat'l Bank of Va., and City Bank.
" ..... "	HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank.
" ..... "	HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank and City Bank.
Roanoke*•†..... Roanoke	S. HAMILTON GRAVES.
▲Rocky Mount*•†. Franklin	L. W. Anderson.
Rural Retreat*•†... Wythe	See Wytheville.
▲Rustburg*•†..... Campbell	Frank Nelson.
▲Salem*•†..... Roanoke	L. C. HANSBROUGH.
▲Saluda* ..... Middlesex	W. W. Woodward.
Scottsville*†... Albemarle	Thomas S. Martin.
Smithfield*. Isle of Wight	R. S. Thomas.
▲Smithville*..... Charlotte	D. Q. Eggleston.
South Boston*•†..Halifax	Joseph Stebbins, Jr.
▲Spottsylvania* Sp'ttsylv'a	A. B. Rawlings.
▲Stafford ..... Stafford	C. A. Bryan.
▲Stanardsville*..... Greene	J. S. Chapman.
▲Staunton*•†..... Augusta	PATRICK & GORDON.
Strasburg*•†. Shenandoah	Stickley & Stickley.
▲Stuart*•†..... Patrick	P. Bouldin.
▲Suffolk*•† ... Nansemond	E. E. HOLLAND.
Sulphur Mines..... Louisa	See Louisa.
▲Surry*..... Surry	W. B. Clarke.
▲Sussex..... Sussex	Cocke & Son.
▲Tappahannock* .... Essex	Ware & Carter.
▲Tazewell*•† ..... Tazewell	CHAPMAN & GILLESPIE.
Tunstall*•† ..... Newkent	R. T. Gregory.
Upperville*•† ..... Fauquier	See Warrenton.
VirginiaBeach*•†Pr. Anne	See Norfolk.
▲Warm Springs*†..... Bath	John W. Stephenson.
▲Warrenton*•†...Fauquier	C. M. White.
▲Warsaw*..... Richmond	W. A. Jones.
▲Washington*Rapp'han'ck	J. F. Strother.
Waverly*•†..... Sussex	J. F. West.
Waynesboro*•†..Augusta	See Staunton.
▲W. Appomattox*Appo'tox	See Lynchburg.
West Point*•†. K. William	Kelley & Edwards.
Wilburn ..... Lunenburg	I. B. Bell.
▲Williamsburg*•† Ja'es C'y	N. L. Henley.
▲Winchester*•†. Frederick	BARTON & BOYD.
Wingina*•†..... Nelson	See Lovingston.
▲Wise* ..... Wise	G. M. Vicars.
▲Woodstock*•† Shenand'h	Walton & Walton.
▲Wytheville*•† ..... Wythe	WALKER & CALDWELL.
▲Yorktown*..... York	See Williamsburg.

WASHINGTON.

Town and County.	Name.
Aberdeen*•† .... Chehalis	Irwin & Bridges.
Anacortes*•† ..... Skagit	H. D. Allison.
▲Asotin* ..... Asotin	George W. Bailey.
Ballard*•† ..... King	See Seattle.
Blaine*•† ..... Whatcom	N. A. Cornish.
Castlerock*•† .... Cowlitz	G. W. Rowan.
▲Cathlamet* . Wahkiakum	J. B. Polwarth.
Centralia*•† ..... Lewis	J. R. BUXTON.
▲Chehalis*•† ..... Lewis	Millett & Harmon.
Chelan* ..... Okanogan	See Waterville.
Cheney*•† ..... Spokane	John I. Melville.
▲Colfax*•† ..... Whitman	H. W. CANFIELD.
Colton*•† ..... Whitman	See Colfax.
▲Colville*•†..... Stevens	C. A. Mantz.
▲Conconully* ...Okanogan	A. W. Barry.
▲Coupeville* ..... Island	See Port Townsend.
▲Davenport*•† .... Lincoln	H. A. P. Meyers.
▲Dayton*•† ..... Columbia	EDMISTON & MILLER.
Elberton*•† .... Whitman	See Colfax.
▲Ellensburg*•† .... Kittitas	KAUFFMAN & FROST.
Elma*•†..... Chehalis	E. L. Minard.
▲Everett*•†.... Snohomish	BLACK & EDWARDS.
Fairhaven*•†... Whatcom	Kerr & McCord.
Farmington*•† . Whitman	See Colfax.
▲Friday Harbor*. San Juan	J. A. Gould.
Garfield*•†..... Whitman	R. W. Roberts.
▲Goldendale* .... Klickitat	C. H. Spalding.
Hamilton*•† ..... Skagit	I. E. Shrauger.
Harrington*•†.... Lincoln	See Davenport.
Hoquiam*•...Chehalis	C. W. Hodgdon.
Issaquah*•† ..... King	See Seattle.
▲Kalama*•†..... Cowlitz	S. M. Heath.
Kelso*•†..... Cowlitz	J. F. Van Name.
Kettle Falls*• .... Stevens	H. R. CROZIER.
Laconner*† ..... Skagit	J. L. Corrigan.
Latah*•† ..... Spokane	John L. Dirks.
Marysville*•†. Snohomish	See Everett.
▲Montesano*•†.... Chehalis	Lewis B. Bignold.
▲Mt. Vernon*•†..... Skagit	E. C. MILLION.
▲New Whatcom*•† What'm	O. P. BROWN.
Northport*•†..... Stevens	D. H. Carey.
▲North Yakima*•† Yakima	WHITSON & PARKER.
Oakesdale*•† .... Whitman	R. J. Neergaard.
¶▲Olympia*•†..... Thurston	CAMPBELL & HILLS.
Orting*•†..... Pierce	See Tacoma.
Palouse*•†..... Whitman	A. A. Wilson.
▲Pasco*..... Franklin	R. Olney.
▲Pomeroy*•† ..... Garfield	S. G. Cosgrove.
▲Port Angeles*•†..Clallam	George C. Hatch.
▲Port Orchard*..... Kitsap	J. B. Yakey.
▲Port Townsend*•† Jeff'n	W. W. FELGER.
Pullman*•†..... Whitman	W. H. Harvey.
Puyallup*•†..... Pierce	H. G. Rowland.
Reardan*•† ..... Lincoln	See Davenport.
Republic* ..... Stevens	W. C. Morris.
▲Ritzville*•†..... Adams	W. W. ZENT.
Rockford*•† .... Spokane	A. K. Clark.
Rosalia*•† ..... Whitman	See Oakesdale.
▲Seattle*•†..... King	ALLEN & ALLEN. References: Dexter Horton & Co., bankers, National Bank of Commerce, and Puget Sound National Bank.
" ..... "	BALLINGER, RONALD & BATTLE. Attorneys for Scandinavian-American Bank.
" ..... "	BYERS & BYERS. References Any bank in Seattle.
" ..... "	CAMPBELL & HILLS. Refer to National Bank of Commerce.
" ..... "	JOHN G. GRAY. References: Seattle, Dexter, Horton & Co., Bankers; New York, Kountze Bros.
" ..... "	W. D. LAMBUTH. Reference: Any Seattle bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Seattle*† ..... King (Continued.)	PRESTON, CARR & GILMAN. Attorneys for Puget Sound National Bank and Seattle National Bank.
Sedro*†.....Skagit	J. Henry Smith.
▲Shelton*●.....Mason	S. P. Richardson.
▲Skamokawa* Wahkiakum	F. M. SWEET.
Snohomish*† Snohomish	J. W. Miller.
▲South Bend*†.....Pacific	HEWEN & STRATTON.
▲Spokane*†..... Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co., Exchange National Bank.
" ..... "	CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass.
" ..... "	H. L. KENNAN. Ex-Probate Judge. References if desired.
" ..... "	MARK F. MENDENHALL. Attorney for John W. Graham & Co., Spokane. Refers to Spokane & Eastern Trust Co. and Old National Bank.
▲Stevenson*..... Skamania	C. F. Moore.
▲Tacoma*●†.....Pierce	F. S. BLATTNER. Refers to any bank in Tacoma.
" ..... "	WM. H. PRATT. Attorney for Scandinavian-American Bank.
" ..... "	REMINGTON & REYNOLDS. Refer to any bank in Tacoma.
Tekoa*●†.....Whitman	George N. Smith.
Uniontown*●†.. Whitman	See Lewiston, Idaho.
▲Vancouver*†.....Clarke	W. B. DANIELS.
Waitsburg*●† Walla Walla	See Walla Walla.
▲Walla Walla*●† W'la W'la	LESTER S. WILSON.
▲Waterville*..... Douglas	W. A. Reneau.
Wenatchee*●†.... Kittitas	Kirk & Whited.
Wilbur*●†.....Lincoln	Myers & Warren.

WEST VIRGINIA.

Town and County.	Name.
▲Addison*.....Webster	H. C. THURMOND.
Alderson*●†..... Monroe	See Union.
Amos* ..... Marion	See Mannington.
▲Barboursville*●†.. Cabell	Peyton & Donahue.
▲Beckley*..... Raleigh	John W. McCreery.
Benwood*●†..... Marshall	See Wheeling.
▲Berkeley Sp'gs*●† Morgan	J. HAMMOND SILER.
▲Beverly*●.....Randolph	E. D. Talbott.
Bluefield*●†..... Mercer	DAVID E. JOHNSTON.
Bramwell*●†..... Mercer	E. C. MARSHALL.
▲Buckhannon*●†... Upshur	F. C. PIFER.
Calro*●†..... Ritchie	J. Newman.
Cameron*●†..... Marshall	J. W. Yoho.
Ceredo*●†.....Wayne	See Huntington.
¶▲Charleston*●†. Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" ..... "	MOLLOHAN & McCLINTIC. Attorneys for Citizens National Bank.
▲Charles Town*●†Jefferson	JOSEPH TRAPNELL.
▲Clarksburg*●†.... Harrison	DAVIS & DAVIS.
▲Clay..... Clay	Henry B. Davenport.
Davis*●† ..... Tucker	C. O. Strieby.
▲Elizabeth*●..... Wirt	Beard & Copin.
Elkhorn*●†..... McDowell	See Welch.
Elkins*●†..... Randolph	C. W. Daily.
▲Fairmont*●†..... Marion	E. F. HARTLEY.
▲Fayetteville*..... Fayette	C. W. Dillon.
▲Franklin* ..... Pendleton	D. G. McClung.
▲Glenville*..... Gilmer	Linn, Withers & Bonner.
Gormania*●..... Grant	See Petersburg.
▲Grafton*●†..... Taylor	WILL R. D. DENT.
▲Grantsville*..... Calhoun	S. P. Bell.
Guyandotte*●†..... Cabell	See Huntington.
▲Hamlin*..... Lincoln	D. E. Wilkinson.
Harper'sFerry*●† Jeff'son	F. W. Brown.
▲Harrisville*..... Ritchie	J. W. Fidler.
Hendricks*●† .....Tucker	See Parsons.
▲Hinton*●† ..... Summers	MILLER & READ.
Huntersville*.Pocahontas	H. S. Rucker.
▲Huntington*●†..... Cabell	HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank.
" ..... "	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank.
Jackson .....Jackson	See Ripley.
Kenova*●† ..... Wayne	H. C. Duncan, Jr.
▲Keyser*●†..... Mineral	W. C. CLAYTON.
Keystone*●†.... McDowell	See Bluefield.
▲Kingwood*.....Preston	P. J. Crogan.
▲Lewisburg*† . Greenbrier	H. L. VAN SICKLES.
▲Logan*..... Logan	J. B. Wilkinson.
▲Madison*.....Boone	F. C. Leftwich.
Mannington*●†....Marion	C. A. Snodgrass.
▲Marlinton*... Pocahontas	L. M. McCLINTIC.
▲Martinsburg*●† .Berkeley	FLICK, WESTENHAVER & BAKER.
▲Middlebourne*.....Tyler	Boreman & Carter.
Montgomery*●†.. Fayette	B. W. MOORE.
▲Moorefield*..... Hardy	Benjamin Dailey.
▲Morgant'n*●†.Monongalia	COX & BAKER.
▲Moundsville*●†.. Marshall	Meighen & Oldham.
▲NewCumberland*●†Han'k	J. R. Donehoo.
▲New Martinsville*●†W'tz'l	Hall & Hall.
▲Oceana* .....Wyoming	Edward Sarver.
▲Parkersburg*●† .... Wood	MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks.
▲Parsons*●..... Tucker	W. B. Maxwell.
Pennsboro*●†..... Ritchie	M. K. Duty.
▲Petersburg*..... Grant	Reynolds & Forman.
▲Philippi*●†..... Barbour	Dayton & Dayton.
Piedmont*●†..... Mineral	C. F. MOORE.
▲Point Pleasant*●†.. Mason	J. S. Spencer.
▲Princeton*..... Mercer	Johnston & Hale.
Pruntytown ..... Taylor	See Grafton.
Ravenswood*●†...Jackson	N. C. Prickett.
▲Ripley*●..... Jackson	J. A. WOODDELL.
▲Romney*●..... Hampshire	CORNWELL BROS.
Ronceverte*●† Greenbrier	Price & McWhorton.
Salem*●†..... Harrison	See Clarksburg.
Shepherdstown*●† Jef'n	G. M. Beltzhoover.
Shinnston*●†.... Harrison	George F. Randall.
Sistersville*●†..... Tyler	J. H. McCoy.
Smithfield†..... Wetzel	O. P. McIntyre.
▲Spencer*●..... Roane	WALTER PENDLETON.
St. Albans*●† ... Kanawha	J. B. Whittington.
St. George*..... Tucker	See Parsons.
▲St. Marys*●†.... Pleasants	A. M. Campbell.
▲Summersville*.. Nicholas	T. B. Horan.
▲Sutton*●†..... Braxton	Duiin & Hall.
Terra Alta*●† .... Preston	O. C. Crane.
Thomas*●†..... Tucker	See Parsons.
▲Union*.....Monroe	LOGAN & PATTON.
▲Wayne*●†.....Wayne	Chapman Adkins.
Webster*●..... Taylor	W. M. Werkman.
▲Welch*●†.....McDowell	Rucker, Keller & Hamill.
▲Wellsburg*●†..... Brooke	JOHN C. PALMER, SR.
▲Weston*●† .....Lewis	Lewis Bennett.
▲West Union*●† Doddridge	J. V. Blair.
▲Wheeling*●† .....Ohio	ATKINSON & FLICK. Refer to any bank in Wheeling.
" ..... "	S. G. SMITH. Refers to National Exchange Bank.
▲Williamson*●† .....Mingo	Sheppard & Goodykoontz.
▲Winfield*.....Putnam	A. S. Alexander.

WISCONSIN.

Town and County.	Name.
Ahnapees.....Kewaunee	See Algoma.
Albany*●† .....Green	V. S. Kidd.
Algoma*†.....Kewaunee	M. T. Parker.
▲Alma*●†.....Buffalo	Roberts Lees.
Amery*●† .....Polk	W. T. Kennedy.
Amherst*●† .....Portage	A. J. Smith.
▲Antigo*●† .....Langlade	FINUCANE & CONWAY.
▲Appleton*●†...Outagamie	E. G. JONES.
Arcadia*●† ..Trempealeau	RICHMOND & RICHMOND.
Arena*●†.....Iowa	W. M. Abbott.
Argyle*●† .....Lafayette	See Darlington.
▲Ashland*●†..... Ashland	F. J COLLIGNON.
Augusta*●†.... Eau Claire	E. M. Bradford.
Baldwin*●†..... St. Croix	Henry Andersen.
Bangor*●†.....LaCrosse	See LaCrosse.
▲Baraboo*●† .....Sauk	F. R. BENTLEY.
Barneveld*† .....Iowa	Jerome J. Jones.
▲Barron*●† .....Barron	Coe Bros.
Bayfield*●†.....Bayfield	W. W. Downs.
Beaver Dam*●†.... Dodge	M. H. UMBREIT.
Belmont*●† .....Lafayette	See Benton.
Beloit*●†.....Rock	F. CLEARY.
Benton*●†..... Lafayette	See Darlington.
Berlin*●†.....Green Lake	PERRY NISKERN.
Black Earth*●†.....Dane	See Madison.
▲Black Riv. Falls*●† Jack'n	G. M. PERRY.
Blair*●† .....Trempealeau	See Arcadia.
Blanchardville*●† LaFay'e	Morrison & Chandler.
Bloomer*●†.....Chippewa	Henry Lebris, Jr.
Bloomington* .....Grant	P. Bartley.
Boscobel*●† ..... Grant	WILLIAM E. HOWE.
Brandon*●†..Fond du Lac	David Whitton.
Brillion*●† .....Calumet	S. H. Barnard.
Brodhead*●†..... Green	Burr Sprague.
Burlington*●† .....Racine	E. E. MILLS.
Butternut*●† .....Ashland	Foster & Mars.
Cadott*●†.....Chippewa	F. E. Watson.
Cambria*●† .....Columbia	See Portage.
Cambridge* .....Dane	See Madison.
Cashton*●† .....Monroe	See Viroqua.
Cassville*●†..... Grant	D. W. Clark.
Cedarburg*●† ....Ozaukee	J. F. Trottman.
Centralia*●† .....Wood	H. WIPPERMAN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Chilton*•† ..... Calumet	J. E. McMullen.
▲Chippewa Falls*•† Chip'wa	D. BUCHANAN, JR.
Clinton*•† ..... Rock	See Beloit.
Clintonville*•†.. Waupaca	F. M. Guernsey.
Colfax*•† ..... Dunn	See Menomonie.
Columbus*•† ... Columbia	W. C. Leitsch.
▲Crandon* ..... Forest	Samuel Shaw.
Cuba*•† ..... Grant	S. E. Smalley.
Cumberland*•† .... Barron	H. S. Comstock.
Darien*•† ..... Walworth	See Elkhorn.
▲Darlington*•† .. Lafayette	ORTON & OSBORN.
▲Dartford*•† .. Green Lake	J. C. McConnell.
Deerfield*•† ..... Dane	See Madison.
Delavan*•† ..... Walworth	D. B. Barnes.
De Pere*•† ..... Brown	JOHN SMITH.
▲Dodgeville*•† ..... Iowa	J. J. Hoskins.
Dorchester*•† ..... Clark	See Marshfield.
▲Durand*•† ..... Pepin	W. E. Plummer.
▲Eagle River*•† ..... Vilas	Colman & Colman.
East Troy* ..... Walworth	See Elkhorn.
▲Eau Claire*•† .. Eau Claire	A. H. SHOEMAKER.
Edgerton*•† ..... Rock	J. P. Towne.
Edmund*•† ..... Iowa	See Dodgeville.
▲Elkhorn*•† ... Walworth	JAY F. LYON.
▲Ellsworth*•† ..... Pierce	A. Combacker.
Elroy*•† ..... Juneau	A. H. Smith.
Evansville*•† ..... Rock	F. L. Jaynes.
Fennimore*•† ..... Grant	W. E. Lathrop.
▲Florence*•† ..... Florence	Max Selis.
▲Fond duLac*•† Fond duL'c	GIFFIN & SUTHERLAND.
Ft. Atkinson*•† Jefferson	E. A. WRIGDALE.
Ft. Howard*•† .... Brown	Sheridan & Evans.
Fountain City*•† .. Buffalo	Martin Fugina.
Fox Lake*•† ..... Dodge	F. Hamilton & Son.
▲Friendship* ..... Adams	J. B. Keyes
Galesville*•† Trempealeau	See Arcadia.
Glenwood*•† .... St. Croix	See New Richmond.
Glidden*•† ..... Ashland	See Ashland.
▲Grand Rapids*•† .... Wood	H. WIPPERMAN.
▲Grantsburg*•† .... Burnett	S. F. Grover.
▲Green Bay*•† ..... Brown	NEVILLE & HUTCHINSON.
Greenwood*•● ..... Clark	See Marshfield.
Hammond*•† .... St. Croix	See Baldwin.
Hancock*•† ..... Waushara	See Plainfield.
Hartford*•† .. Washington	H. K. Butterfield.
Hartland*•† .... Waukesha	H. W. Goodwin.
▲Hayward*•† ..... Sawyer	J. F. Riordon.
Hillsboro* ..... Vernon	Smith & Webster.
Horicon*† ..... Dodge	J. E. Sawyer.
Hortonville*•† Outagamie	See New London.
▲Hudson*•† ..... St. Croix	BAKER & HELMS.
▲Hurley*•† ..... Iron	A. L. Ruggles.
Independence*•† Tr'mpl'u	See Arcadia.
Iola*•● ..... Waupaca	H. J. Siverson.
Iron River*•† .... Bayfield	T. B. Walsh.
▲Janesville*•† ..... Rock	FETHERS, JEFFRIS & MOUAT
▲Jefferson*•† .... Jefferson	R. B. KIRKLAND.
Johnson Creek*•† . Jeff's'n	See Watertown.
▲Juneau*•† ..... Dodge	George W. Sloan.
Kaukauna*•† .. Outagamie	John Bruemmer.
▲Kenosha*•† ..... Kenosha	GERALD R. McDOWELL.
▲Kewaunee*•† . Kewaunee	JOHN WATTAWA.
Kiel*•† ..... Manitowoc	See Chilton.
Kilbourn*•† ..... Columbia	Thomas B. Coon.
▲La Crosse*•† .... La Crosse	FRUIT & GORDON.
Lafarge*●..... Vernon	See Viroqua.
Lake Geneva*•† Walworth	CHARLES S. FRENCH.
Lake Mills*•† .... Jefferson	Wm. H. Tasker.
Lake Nebagamon*•† Dg'las	See Superior.
▲Lancaster*•† ..... Grant	H. BUCKNER.
Linden* ..... Iowa	See Dodgeville.
Lodi*•† ..... Columbia	S. H. Watson.
Loyal*●..... Clark	D. V. Richardson.
¶▲Madison*•† ..... Dane	OLIN & BUTLER.
Maiden Rock*•† ..... Pierce	A. Cook.
Manawa*•† ..... Waupaca	C. D. McFarland.
▲Manitowoc*•† . Manitowoc	SEDGWICK, SEDGWICK & SCHMIDT.
▲Marinette*•† ... Marinette	J. B. FAIRCHILD.
Marion*•† ..... Waupaca	J. H. SPENGLER.
Markesan*•† . Green Lake	G. T. Thorne.
Marshfield*•† ..... Wood	W. A. & E. C. PORS.
▲Mauston*•† ..... Juneau	H. W. Barney.
Mayville*•† ..... Dodge	Lamoreux & Husting.
Mazomanie*•† ..... Dane	See Madison.
▲Medford*•† ..... Taylor	Clinton Textor.
Melrose* ..... Jackson	J. M. Hutchins.
Menasha*•† ... Winnebago	J. C. KERWIN.
▲Menomonie*•† ..... Dunn	C. E. FREEMAN.
▲Merrill*•† ..... Lincoln	CURTIS & REID.
Merrillan*•† ..... Jackson	Homer C. Clark.
Milton*•† ..... Rock	E. P. Clarke.
Milton Junction*•† . Rock	Will H. Gates.
▲Milwaukee*•† . Milwaukee	FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any bank or firm in Milwaukee.
▲Milwaukee*•† Milwaukee (*Continued.*)	HARING & FROST, 43-46 Sentinel Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	MILLER, NOYES, MILLER & WAHL, 102 Wisconsin St. Attorneys for First National Bank, Milwaukee National Bank, American Express Co., Milwaukee Trust Co., and Jos. Schlitz Brewing Co.
" ..... "	NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y.
" ..... "	SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTOM & VILAS. Attorneys for Wisconsin National Bank, The Edward P. Allis Co., and Pabst Brew'g Co.
Mineral Point*•† .... Iowa	SPENSLEY & McILHON.
Minocqua*•† ..... Vilas	See Rhinelander.
Mondovi*•† ..... Buffalo	L. G. Gilman.
▲Monroe*•† ..... Green	THOMAS LUCHSINGER.
▲Montello*•† .... Marquette	John Barry.
Montfort*•† ..... Grant	See Lancaster.
Monticello*•† ..... Green	See Wodhead.
Mount Horeb*•† .... Dane	See Madison.
Mukwonago*•† Waukesha	Ferd. R. Smith.
Muscoda*•† ..... Grant	J. M. Cubela.
Necedah*•† ..... Juneau	Charles E. Babcock.
Neenah*•† .... Winnebago	J. C. KERWIN.
▲Neillsville*•† ..... Clark	CHARLES F. GROW.
New Glarus*•† ..... Green	T. C. Hefty.
New Lisbon*•† ..... Juneau	J. J. Hughes.
New London*•† . Waupaca	F. C. Weed.
New Richmond*•† St. Cr'ix	Hawkins & Hughes.
No. La Crosse† La Crosse	See La Crosse.
Oakfield*•† .. Fond du Lac	See Fond du Lac.
Oconomowoc*•† Wauk'ha	O. F. Jones.
▲Oconto*•† ..... Oconto	W. H. Webster.
Omro*•† ..... Winnebago	Bert. Coffman.
▲Osceola*•† ..... Polk	Charles H. Oakey.
▲Oshkosh*•† .. Winnebago	DAVIDSON & WILDE.
Osseo*•† .... Trempealeau	See Augusta.
Palmyra*•† ..... Jefferson	J. H. Piper.
Patchgrove* ..... Grant	Frank Kolb.
▲Phillips*•† ..... Price	M. BARRY.
Plainfield*•† ... Waushara	Angels & Corrigan.
Platteville*•† ..... Grant	J. W. Murphy.
Plymouth*•† .. Sheboygan	M. C. MEAD.
▲Portage*•† ..... Columbia	E. S. BAKER.
▲Port Washington*•† Ozauk	W. M. Foster.
Poynette*•† .... Columbia	See Portage.
▲Prairie du Chein*•† Crawf'd	Thomas & Fuller.
Prairie du Sac*•† .... Sauk	J. S. Tripp.
Prescott*•† ..... Pierce	J. S. White.
Princeton*•†. Green Lake	F. E. Clark.
▲Racine*•† ..... Racine	PALMER & GITTINGS.
Randolph*•† ..... Dodge	R. D. Calkins.
Readstown*● ..... Vernon	See Viroqua.
Reedsburg*•† ..... Sauk	G. Stevens.
Reeseville*•† ..... Dodge	Edward J. Devney.
Rewey*•† ..... Iowa	See Mineral Point.
▲Rhinelander*•† ... Oneida	PAUL BROWNE.
Rice Lake*•† ..... Barron	C. A. STARK.
▲Richland Center*•† Richl'd	W. S. McCORKLE.
Ripon*•† .... Fond du Lac	L. E. REED.
River Falls*•† ..... Pierce	F. M. White.
Sauk City*•† ..... Sauk	I. B. Quimby.
Seymour*•† .... Outagamie	F. M. Wilcox.
Sharon*•† ..... Walworth	See Elkhorn.
▲Shawano*•† ..... Shawano	M. J. Wallrich.
Sheboygan*•† . Sheboygan	Edward Noigt.
Sheboygan Falls*•† Sh'gan	Edward Noigt.
▲Shell Lake*•† .. Washburn	L. H. Mead.
Shullsburg*•† .. Lafayette	J. B. Simpson.
Soldiers Grove*● Crawford	Thomas & Peterson.
South Milwaukee*•† Mil'e	J. G. Davies.
▲Sparta*•† ..... Monroe	MOROW & MASTERS.
Springgreen*•† ..... Sauk	T. W. King.
Springvalley*•† ..... Pierce	See Ellsworth.
Stanley*•† ..... Chippewa	C. B. Culbertson.
▲St. Croix Falls*•† .... Polk	M. P. Jerdee.
▲Stevens Point*•† . Portage	ATWOOD & GROELLE.
Stoughton*•† ..... Dane	J. M. Clancey.
▲Sturgeon Bay*•† ..... Door	R. P. CODY.
Sun Prairie*•† ..... Dane	Thomas C. Hayden.
▲Superior*•† ..... Douglas	George B. Hudnall
Thorp*•† ..... Clark	George B. Parkhill.
Tomah*•† ..... Monroe	W. B. Naylor, Jr.
Tomahawk*•† .... Lincoln	A. H. Woodworth.
Two Rivers*•† Manitowoc	See Manitowoc.

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Town and County.	Name.
Unlongrove*•† ....Racine	Waller & Gittings.
Viola*•.....Richland	See Richland Center.
▲Viroqua*•†.....Vernon	SMITH & GRIFFIN.
▲Washburn*•†.....Bayfield	E. C. ALVORD.
Waterloo*•†.... Jefferson	J. H. Rider.
Watertown*•† . Jefferson	WM. H. WOODARD.
▲Waukesha*•†..Waukesha	V. H. TICHENOR.
▲Waupaca*•†.... Waupaca	IRVING P. LORD.
Waupun*•†..Fond du Lac	C. E. Hooker.
▲Wausau*•†..... Marathon	BUMP, KREUTZER & ROSENBERRY.
▲Wautoma*..... Waushara	Angels & Corrigan.
▲Westbend*•†.. Wash'gton	BARNEY & KUECHENMEISTER.
Westby*•†.....Vernon	See Viroqua.
Westfield*•†...Marquette	See Portage.
West Salem*•†. La Crosse	See La Crosse.
West Superior*•† Douglas	DICKINSON, KENNEDY & GRAHAM. References: Any bank or business house in Superior.
" ..... "	GEORGE P. KNOWLES. Refers to any bank in West Superior.
" ..... "	ROSS, DWYER & HANITCH. Refer to First National Bank and Northwestern National Bank.
Weyauwega*•†..Waupaca	A. S. Hutchinson.
▲Whitehall*•† Tr'npealeau	See Arcadia.
Whitewater*•†. Walworth	JAMES G. KESTOL.
Wilton*•†.....Monroe	See Sparta.
Winneconne*•† Win'bago	J. D. Rush.
Wittenberg*•†.. Shawano	Goodrick & Goodrick.
Wonewoc*•†.....Juneau	A. Carter.

WYOMING.

▲Basin .....Bighorn	W. S. Collins.
▲Buffalo*•†.....Johnson	PARMELEE & HILL.
Carbon*•†.....Carbon	See Rawlins.
▲Casper*•†.....Natrona	E. D. Norton.
¶▲Cheyenne*•†... Laramie	JOHN W. LACEY. Attorney for and refers to Stock Growers Nat. and First Nat. banks.
" ..... "	E. W. MANN. In general practice. Collections promptly attended to.
▲Douglas*•†.....Converse	Charles F. Maurer.
▲Evanston*•†.....Uintah	HAMM & ARNOLD.
▲Green River*•† Sw'twater	See Rock Springs.
▲Lander*•†..... Fremont	James S. Vidal.
▲Laramie*•†.....Albany	JOHN H. SYMONS.
Lusk*•†..... Converse	D. E. Goddard.
▲Newcastle*•†..... Weston	David A. Fakler.
▲Rawlins*•†.....Carbon	CHATTERTON & FISHBACK.
Rock Springs*•†Sw'tw't'r	D. A. Revvill.
Saratoga*†.....Carbon	J. J. Brown.
▲Sheridan*•†.....Sheridan	E. E. LONABAUGH.
▲Sundance*.....Crook	H. A. Alden.
Thermopolis....Fremont	See Lander.
Wheatland*•† ... Laramie	See Cheyenne.

BRITISH COLUMBIA.

Ainsworth†.... Kootenay	See Nelson.
Ashcroft.....Yale	Dennis Murphy.
Atlin.....	J. Gordon Hunter.
Balfour†.....Kootenay	See Nelson.
Bennett.....Vancouver	See Vancouver.
Chilliwack*†... Chilliwack	See New Westminster.
Cranbrook*†... Kootenay	Ross & Herchimer.
Fernie*.....Kootenay	See Nelson.
Ft. Steele*†.....Kootenay	J. A. Harvey.
Golden*†Yale & Caraboo	See Revelstoke.
Grand Forks*.....Yale	H. C. HANNINGTON.
Greenwood*.....Yale	I. H. Hallett.
Kamloops*•†.....Yale	W. H. Whittaker.
Kaslo*•†.....Kootenay	McAnn & Mackay.
Nakusp*•†..... Kootenay	See Nelson.
Nanaimo*•†.....Nanaimo	BARKER & POTTS.
Nelson*•†.....Kootenay	R. W. HANNINGTON.
New Denver*•† Kootenay	R. B. Kerr.
New Westminster*•† New Westminster	G. E. CORBOULD.
Pilot Bay ..... Kootenay	See Nelson.
Revelstoke*•†. Kootenay	G. L. McCarter.
Robson*•†..... Kootenay	See Nelson.
Rossland*•†..... Kootenay	DALY & HAMILTON.
Salmo..... Kootenay	See Nelson.
Sandon*•†.....Kootenay	Frank L. Christie.
Slocan .....Kootenay	F. S. Andrews.
Trail•.....Kootenay	See Nelson.
Vancouver*•† New Westminster	RUSSELL & RUSSELL. Solicitors for Bank of British North America.
" ..... "	WILSON & SENKLER. Solicitors for Bank of Montreal and Dominion Government.
Vernon*•†.....Yale	FRED BILLINGS.
Victoria*•†.....Victoria	McPHILLIPS, WOOTTON & BARNARD.
Ymir*•†..... Kootenay	John F. Burne.

MANITOBA.

Altona*•†.....Lisgar	See Winnipeg.
Birtle*•† .....Marquette	Mickle & Tingley.
Boissevain*•† Turtle Mt'n	Norman P. Buckingham.
Brandon*•†..... Brandon	COLDWELL & COLEMAN.
Carberry*•†..... Norfolk	G. Barrett.
Carman*•† ..... Dufferin	F. A. Brown.
Cartwright*•†.....Lisgar	See Pilot Mound.
Crystal City*•†.... Lisgar	See Winnipeg.
Cypress River*•† Macd'ld	C. E. Bastin.
Dauphin*•†.... Marquette	A. E. Wilkes.
Deloraine*•†. Turtle Mt n	J. A. Mather.
Emerson*•† ..Provencher	D. Forrester.
Gladstone*•† ..Macdonald	D. Smith.
Glenboro*•†.. Macdonald	F. H. Mitchell.
Gretna*•†.....Lisgar	Harvey T. Maulson.
Hamiotas†..... Marquette	M. B. Jackson.
Hartney*•†.....Selkirk	G. St. J. Hallen.
Holland*•† ....Macdonald	H. L. Riscon.
Killarney*•†.....Lisgar	A. G. Hay.
Manitou*•†..... Dufferin	W. F. Ellis.
McGregor*•†.....Norfolk	See Carberry.
Melita*•†.....Brandon	J. L. Crerar.
Miami*•†.....Lisgar	F. A. Brown.
Minnedosa*•†..Marquette	R. Hill Myers.
Morden*•†.....Lisgar	H. L. Lemon.
Morris*•† .....Provencher	See Emerson.
Neepawa*•†Beaut'l Plains	Howden & Howden.
Oak Lake*•†..... Brandon	See Brandon.
Pilot Mound*•†. Macd'n'ld	W. A. Donald.
Plum Coulee*•†....Lisgar	See Winnipeg.
Portage la Prairie*•† Macdonald	D. A. Macdonald.
Rapid City*•† .Marquette	R. A. Nelles.
Russell*•† .....Marquette	See Rapid City.
Selkirk*•†.....Selkirk	John O Reilly.
Shoal Lake*•†. Marquette	James MacDonald.
Souris*•†.....Brandon	J. A. Taylor.
Stonewall*•† ..Rockwood	See Winnipeg.
St. Pierre.....Selkirk	See Winnipeg.
Treherne*•† ..... Norfolk	See Winnipeg.
Virden*•†.....Brandon	Goulter & Singer.
Wawanesa*•†....Brandon	J. H. Ingram.
Winkler.....Lisgar	See Winnipeg.
Winnipeg*•† ...Winnipeg	TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

MIQUELON.

St. Pierre.....	Send to Bank.

NEW BRUNSWICK.

Bathurst*†.....Gloucester	Gilbert & Gilbert.
Campbellton*•†..Rest'che	Murray & McLatchy.
Chatham*•† .Northumb'd	Warren C. Winslow.
Dorchester*•† Westmor'd	M. G. Teed.
Edmundston*•†..Victoria	John M. Stevens.
Fredericton*•†..... York	ARTHUR R. SLIPP.
Grand Falls*•†.. Victoria	See Edmundston.
Hartland*•†..... Carleton	See Woodstock.
Hillsboro*•†.....Albert	See Moncton.
Kingston*†.....Kent	See St. John.
Moncton*•†. Westmorel'd	CHANDLER & ROBINSON.
New Castle*•† .N'thuml'd	E. P. WILLISTON.
Sackville*•†. Westmorel'd	POWELL, BENNETT & HARRISON.
Shediac*•† Westmoreland	W. A. Russell.
St. Andrews*•†..Charlotte	F. H. Grimmer.
St. John*•†.....St. John	ALEXANDER P. BARNHILL.
St. Stephen*•†..Charlotte	J. G. Stevens, Jr.
Sussex*†.....Kings	White, Allison & King.
Woodstock*•†...Carleton	D. McLEOD VINCE.

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NEWFOUNDLAND.

Town and County.	Name.
Harbor Grace	See St. Johns.
St. Johns	CHARLES H. HUTCHINGS.

NORTHWEST TERRITORIES.

Town and County.	Name.
Battleford*† ....Sas'k'h'n	See Prince Albert.
Calgary*† .....Alberta	J. A. BANGS.
Dawson City .....Alberta	C. N. Woodworth.
Edmonton*†AlbertaDist.	BECK & EMERY.
Ft.Qu'Appelle† Assinib'ia	See Regina.
Grenfell*† ....Assiniboia	W. Peel.
Indian Head*† Assiniboia	T. W. Jackson.
Lethbridge*† ....Alberta	C. I. P. Conybeare.
McLeod*† ..... Alberta	Haultain & Mackenzie.
Medicine Hat*†Assinib'a	C. R. Mitchell.
Moose Jaw*† ..Assiniboia	William Grayson.
Moosomin*† ..Assiniboia	White, Elwood & Gwillen.
Pincher Creek*† Alberta	See McLeod.
Prince Albert*† ... Sas'h'n	James McKay.
Qu Appelle* ...Assiniboia	A. D. Dickson.
Qu Appelle Stn*†Assin'ia	A. D. Dickson.
Regina*†AssiniboiaDist.	HAMILTON & JONES.
So.Edmonton* ..Alberta	A. C. Rutherford.
Wapella*† ....Assiniboia	See Regina.
Whitewood*† Assiniboia	See Regina.
Wolseley*† ...Assiniboia	Levi Thomson.
Yorkton*† ....Assiniboia	WM. R. PARSONS.

NOVA SCOTIA.

Town and County.	Name.
Acadia Mines*† .Colch'ter	See Truro.
Amherst*† ..Cumberland	TOWNSEND & ROGERS.
Annapolis*† ..Annapolis	Fred W. Harris.
Antigonish*† Antigonish	C. F. McIsaac.
Bear River*† ..... Digby	Jones & Nichols.
Barrington*† .. Shelburne	See Shelburne.
BarringtonPassage,Shelb.	See Shelburne.
Berwick*† .....Kings	See Kentville.
Bridgetown*† .Annapolis	O. T. Daniels.
Bridgewater*† .Lunenb'g	H. T. Ross.
Canning*† .....Kings	See Kentville.
Canso*† .....Guysboro	See Guysborough.
Clarke's Harbor*Sheib'ne	See Shelburne.
Dartmouth*† .... Halifax	See Halifax.
Digby*† .....Digby	T. C. Shreve.
Glace Bay...Cape Breton	Chisholm & Crowe.
Guysborough*† ..Guys'ro'	Joseph A. Fulton.
Halifax*† .....Halifax	ALFRED WHITMAN.
" ---------- "	BORDEN, RITCHIE & CHISHOLM.
Kentville*† ..... Kings	W. P. Shaffner.
Lawrencetown*† .Halifax	See Annapolis.
Liverpool*† ..... Queens	John George Pyke.
Lockeport*† ...Shelburne	See Shelburne.
Londonderry*†Colchester	See Truro.
Lunenburg*† Lunenburg	Charles W. Lane.
Maitland*† .....Hants	See Truro.
Middleton*† ...Annapolis	W. G. Parsons.
New Glasgow*† .. Pictou	Fraser, Jennison & Graham.
North Sydney*†C.Breton	Murray & MacKenzie.
Oxford*† ...Cumberland	C. H. Onley.
Parrsboro*† Cumberland	H. W. McKenna.
Pictou*† .....Pictou	E. M. MACDONALD.
PortHawkesb'y*Invern'ss	George O. Forsyth.
Port Hood*† ...Inverness	Samuel Macdonnell.
Shelburne*† ....Shelburne	John Hood.
Sherbrooke*† .. Guysboro	See Guysborough.
Shubenacadie*† ... Hants	A. Kirkpatrick.
Springhill*• .Cumberland	A. W. Foster.
Stellarton*† .....Pictou	See Pictou.
St. Peter's*† .. Richmond	See Port Hawkesbury.
Sydney*† ...Cape Breton	A. J. G. MacECHEN.
Truro*† .....Colchester	Hugh MacKenzie.
Westville*† ..... Pictou	See Pictou.
Weymouth*† .....Digby	J. A. Grierson.
Windsor*† ..... Hants	E. J. MOISE.
Wolfville*† .....Kings	E. Sidney Crawley.
Yarmouth*† .. Yarmouth	E. H. ARMSTRONG.

ONTARIO.

Town and County.	Name.
Acton*† .....Halton	W. A. McLean.
Ailsa Craig*† .Middlesex	See St. Marys.
Alexandria*† .Glengarry	A. L. Smith.
Alliston*† ..... Simcoe	Fisher & Bell.
Almonte*† ..... Lanark	Greig & Jamieson.
Alvinston*† ... Lambton	Hannah & Burnham.
Amherstburg*† ....Essex	F. A. Hough.
Arkona*† .....Lambton	See Watford.
Arnprior*† .....Renfrew	Dulmage & Burwash.
Arthur*† .....Wellington	M. M. McMartin.
Athens*† .....Leeds	W. A. Lewis.
Atwood*† ..... Perth	See Listowel.
Aurora*† ..... York	T. H. Lennox.
Avonmore*† .. Stormont	See Cornwall.
Aylmer*† ..... Elgin	Miller & Backhouse.
Ayr*† .....Waterloo	See Galt.
Barrie*† .....Simcoe	McCARTHY, PEPLER & McCARTHY.
Beamsville*† .... Lincoln	See Hamilton.
Beaverton*† ....Ontario	T. Earnest Godson.
Beeton*† ..... Simcoe	See Alliston.
Belleville*† .....Hastings	F. E. O'FLYNN.
Berlin*† .....Waterloo	A. Miller.
Blenheim*† ..... Kent	R. L. Gosnell.
Blyth*† ..... Huron	A. S. Dickson.
Bolton*† .....Peel	A. A. Miller.
Bothwell*† ..... Kent	George L. Taylor.
Bowmanville*† .Durham	J. Keith Galbraith.
Bracebridge*† ..Muskoka	Mahaffy & Ashworth.
Bradford*† .....Simcoe	Mark Scanlon.
Brampton*† ..... Peel	R. H. Pringle.
Brantford*† .....Brant	BAIRD & HENDERSON.
Brigden*† .....Lambton	See Sarnia.
Brighton*† .No'umberl'd	J. W. Gordon.
Brockville*† ..... Leeds	WOOD & STEWART.
Brussels*† .....Huron	G. F. Blair.
Burford*† ..... Brant	See Brantford.
Burks Falls*† ..Muskoka	Stephen T. Evans.
Burlington*† .... Halton	E. H. Cleaver.
Campbellford*† N'hm'l'd	D. J. Lynch.
Cannington*† ...Ontario	A. J. Reid.
Carleton Place*† Lanark	C. McIntosh.
Cayuga*† .....Haldimand	Colter & Goodman.
Chatham*† .....Kent	WILSON, KERR & PIKE.
Chatsworth*† ..... Grey	See Owen Sound.
Chesley*† ..... Bruce	H. O. Langley.
Chesterville*† ...Dundas	W. B. Lawson.
Chippawa*† .... Welland	See Welland.
Clarksburg*† ..... Grey	See Thornburg.
Clifford*† .... Wellington	See Harriston.
Clinton*† .....Huron	W. Brydon.
Cobourg*†N'th'umberl'd	FRANK M. FIELD.
Colborne*† N'thumberl'd	W. L. Payne.
Coldwater*†• .....Simcoe	J. Brookoski.
Collingwood*† ...Simcoe	HY. ROBERTSON.
Comber*† ..... Essex	See Essex.
Cookstown*† ..... Simcoe	See Alliston.
Cornwall*† .... Stormont	MACLENNAN, LIDDELL & CLINE.
Creemore*† ..... Simcoe	See Barrie.
Dashwood ..... Huron	R. H. Collins.
Delhi*† ..... Norfolk	See Simcoe.
Deseronto*† .... Hastings	George E. Deroche.
Drayton*† ... Wellington	A. S. Lown.
Dresden*† ..... Kent	J. W. Sharpe.
Drumbo*† ..... Oxford	See Brantford.
Dundalk*† ..... Grey	I. B. Lucas.
Dundas*† ... Wentworth	T. H. A. BEGUE.
Dunnville*† .. Haldimand	W. D. Swayze.
Durham*† ..... Grey	J. P. Telford.
Dutton*† ..... Elgin	C. St. Clair Leitch.
Eganville*† .... Renfrew	W. Lawson.
Elmira*† ..... Waterloo	See Berlin.
Elmvale*† ..... Simcoe	W. F. W. Lent.
Elora*† ..... Wellington	Henry Wissler.
Embro*† ..... Oxford	See Woodstock.
Erin*† ..... Wellington	See Fergus.
Essex*† ..... Essex	E. A. Wisner.
Exeter*† ..... Huron	R. H. Collins.
Fenelon Falls*† Victoria	McLaughlin & McDearmid.
Fergus*† .....Wellington	N. M. Monro.
Flesherton* .....Grey	Lucas & Wright.
Florence*† .... Lambton	See Bothwell.
Fordwich*† ..... Huron	See Blyth.
Forest*† ..... Lambton	Wm. J. Forte.
Fort FrancesRainy Ri'er	See Rat Portage.
Fort William*† ..Algoma	W. L. Morton.
Galt*† ..... Waterloo	E. J. BEAUMONT.
Gananoque*† ..... Leeds	W. B. Carroll.
Georgetown*† ....Halton	G. S. Goodwillie.
Glencoe*† .....Middlesex	Stuart, Stuart & Ross.
Goderich*† ..... Huron	PHILIP HOLT, Q. C.
Gore Bay* ..... Algoma	See Sault Ste. Marie.
Grand Valley*† Dufferin	J. A. V. Preston.
Gravenhurst*† Muskoka	B. H. Ardagh.
Grimsby*† ..... Lincoln	See Hamilton.
Guelph*† .....Wellington	GUTHRIE, WATT & GUTHRIE
Hagersville*† Haldimand	S. E. Lindsay.
Hamilton*† .. Wentworth	MARTIN & MARTIN.
Hanover*† ..... Grey	See Durham.
Harriston*† ..Wellington	A. G. Campbell.
Harrow*† ..... Essex	See Windsor.
Hastings*† N'thumberl'd	Ruddy & Clarry.
Hawkesbury*† ..Prescott	O'BRIAN & HALL.
Hensall*† .....Huron	H. J. D. Corkle.
Hespeler*† .... Waterloo	See Berlin.
Highgate*† ..... Kent	See St. Thomas.
Huntsville*† ... Muskoka	O. M. Arnold.

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Town and County.	Name.
Ingersoll*† .....Oxford	HEGLER & HEGLER.
Inwood*s†.....Lambton	See Sarnia.
Iroquois*s†..... Dundas	A. E. Overell.
Jarvis*s†.....Haldimand	C. E. Bourne.
Keewatin*s†...R'ny R. D.	H. A. Langford.
Kemptville*s†.. Grenville	T. K. Allen.
Kincardine*s†.....Bruce	W. C. Loscombe.
Kingston*s†... Frontenac	SMYTHE & LYON.
Kingsville*s† ..... Essex	W. A. Smith.
Lakefield*s†... Peterboro	See Peterborough.
Lanark*†.....Lanark	Andrew Haydon.
Lansdowne*s† ..... Leeds	See Brockville.
Leamington*s†..... Essex	W. T. Easton.
Lindsay*s† ..... Victoria	MOORE & JACKSON.
Listowel*s† ..... Perth	F. R. Blewett.
London*s†..... Middlesex	GIBBONS & HARPER.
Lucan*s† ..... Middlesex	Wm. McDiarmid.
Lucknow*s†.....Bruce	P. V. Malcomson.
Lynden*s† ... Wentworth	William T. Heanderson.
Madoc*s†..... Hastings	Wm. Cross.
Markdale*s† .....Grey	P. McCullough.
Markham*s†.....York	Higgins & Douglas.
Marmora* ..... Hastings	J. F. Wills.
Mattawa*s† .... Nipissing	D. A. Dunlap.
Meaford*s† .....Grey	C. T. Sutherland.
Merlin*s†..... Kent	See Blenheim.
Merrickville*s†Greenville	A. E. Baker.
Midland*s†..... Simcoe	John Roe.
Mildmay*s†.....Bruce	See Walkerton.
Millbrook*s† ..... Durham	R. Ruddy.
Milton*s† ..... Halton	V. Chisholm.
Milverton*s†.....Perth	See Listowel.
Mitchell*s†.....Perth	Dent & Thompson.
Morrisburg*s†.... Dundas	J. P. Whitney.
Mount Forest*s†. Wel'ton	R. O. Kilgour.
Napanee*s† .....Lennox	WILSON & WILSON.
Newcastle*s†..... Durham	E. H. McLean.
New Hamburg*†. W't'rl'o	William Millar.
New Market*s†.....York	T. J. Robertson.
Niagara Falls*s†. Welland	F. W. HILL.
North Bay*s†...Nipissing	A. G. BROWNING.
Norwich*s†..... Oxford	T. Brown.
Norwood*s†....Peterboro	W. A. F. Campbell.
Oakville*s†..... Halton	D. O. Cameron.
Oil Springs*s†...Lambton	Isaac Greenizen.
Orangeville*s† .. Dufferin	W. L. Walsh.
Orillia*s†..... Simcoe	S. S. Robinson.
Orono*† ..... Durham	See Bowmanville.
Oshawa*† ..... Ontario	C. A. JONES.
Ottawa*s†..... Carleton	BISHOP & SMITH.
Otterville*s†..... Oxford	See Woodstock.
Owen Sound*s†.....Grey	Kilbourn & Kilbourn
Paisley*s†..... Bruce	Hector C. Cowan.
Pakenham*s†..... Lanark	See Perth.
Palmerston*s† Wellington	Drew & Downs.
Paris*†.....Brant	Gordon J. Smith.
Parkdale*s†..... York	John Douglas.
Parkhill*s† .... Middlesex	E. Goodman.
Parry Sound*s†McDoug'll	Pirie & Stone.
Pembroke*s†....Renfrew	J. H. Burritt.
Penetanguishene*†Simc'e	A. B. Thompson.
Perth*s†.....Lanark	Hall & Hall.
Peterboro*s†...Peterboro	HALL & HAYES.
Petrolia*s† .....Lambton	Moncruff & Gansby.
Pickering*s†.....Ontario	Dow & McGilloray.
Picton*s†.Prince Edward	G. O. Alcorn.
Pt.Arthur*s† Th'rBayDis.	F. H. Keefer.
Port Colborne*s† Welland	G. S Macdonald.
Port Elgin*s†.....Bruce	C. Dalrymple.
Port Hope*s† ....Durham	H. A. WARD.
Port Perry*s† ....Ontario	H. L. Ebbels.
Port Rowan*s†...Norfolk	See Simcoe.
Prescott*s† .....Grenville	F. J. French.
Preston*s† ..... Waterloo	C. R. Hanning.
RatPortage*s†RainyR.Dis	Langford & Moran.
Renfrew*s†.....Renfrew	Craig & Wilson.
Richmond Hill*†....York	A. G. J. Lawrence.
Ridgetown*s† .....Kent	W. E. Gundy.
Ripley*s† .....Bruce	F. L. Pearson.
Rodney*s†.....Elgin	H. Falconer Jell.
Sarnia*s†.....Lambton	GURD & KITTERMASTER.
SaultSte.Marie*s† Alg'aD.	H. C. Hamilton.
Schomberg*† .....York	See Toronto.
Seaforth*s† .....Huron	R. S. Hays.
Shelburne*s†.....Dufferin	G. M. Vance.
Simcoe*s†.....Norfolk	Tisdale, Tisdale & Reid.
Smith's Falls*s†...Lanark	Lavell & Farrell.
Southampton*s†....Bruce	See Port Elgin.
Springfield*s† .....Elgin	See Toronto.
Stayner*s†..... .....Simcoe	Hood & Sullivan.
St. Catharines*s† .Lincoln	COLLIER & YALE.
St. George*s† .....Brant	See Paris.
Stirling*s†.....Hastings	See Belleville.
St. Marys*s†.....Perth	E. W. Harding.
Stouffville*s†.....York	C. RUSSELL FITCH.
Stratford*s†.....Perth	IDINGTON & ROBERTSON.
Strathroy*s† ...Middlesex	J. Follnsbee.
St. Thomas*s† .....Elgin	J. S. ROBERTSON.
Sturgeon Falls*s†Niplss'g	Harry D. Leask.
Sudbury*s† .....Nipissing	J. Fowler.

Town and County.	Name.
Sunderland*s†....Ontario	T. W. Chapple.
Tara*s† .....Bruce	C. E. Start.
Tavistock*.....Oxford	Douglas, Alexander & McTavish.
Teeswater*s†.....Bruce	J. J. Stephens.
Thamesville*s†.....Kent	See Chatham.
Thedford*s† .... Lambton	See Sarnia.
Thessalon*s† ..... Algoma	See Sault Ste. Marie.
Thornbury*s†.....Grey	Wilson & Dyre.
Thorold*s†.....Welland	COLLIER & BURSON.
Tilbury*s† .....Kent	D. A. McDonald.
Tilsonburg*s†.....Oxford	J. CARRUTHERS.
Toronto*s† ..... York	BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce.
" ..... "	CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macks." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co.
" ..... "	CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal.
" ..... "	R. E. KINGSFORD. Special attention paid to Collections and Patents.
Toronto Junction*s†Y'rk	J. A J. Andrews.
Tottenham*s†.....Simcoe	Hood, Jacks & Frazer.
Trenton*† .....Hastings	A. Forbes.
Tweed*s† .....Hastings	C. W. Craig.
Unionville*s†.....York	See Toronto.
Uxbridge*s† .....Ontario	S. S. Sharpe.
Vankleek Hill*s† Prescott	F. W. Thistlewaite.
Walkerton*s† ..... Bruce	A. Collins.
Walkerville*s†.....Essex	C. H. Robinson.
Wallaceburg*s† ..... Kent	Frazer & Jackson.
Waterford*s† ....Norfolk	W. B. Wilkinson.
Waterloo*s† ....Waterloo	William Reade.
Watford*s†.....Lambton	Alexander Saunders.
Welland*s†.....Welland	Raymond & Cohoe.
Westport*s† .....Leeds	See Brockville.
Wh'atley*s†.....Kent	See Leamington.
Whitby*s† .....Ontario	G. Y. Smith.
Wiarton*s† .....Bruce	W. J. Ferguson.
Winchester*s† ....Dundas	S. S. Reveler.
Windsor*s† .....Essex	CLEARY & SUTHERLAND.
Wingham*s† .....Huron	J. A. Morton.
Woodbridge*s† .....York	See Toronto.
Woodstock*s† ....Oxford	FINKLE & MULLEN.
Woodville*s† ....Victoria	See Lindsay.
Wyoming*s† ....Lambton	See Sarnia.
Yarker*s†.....Addington	See Napanee.
Zurich*† .....Huron	See Goderich.

PRINCE EDWARD ISLAND.

Alberton*†.....Prince	See Summerside.
Charlottetown*s† Queens	M. & D. C. McLEOD.
Montague Bridge*† Kings	See Charlottetown.
Souris*† .....Kings	See Charlottetown.
Summerside*s†.... Prince	J. E. Wyatt.

QUEBEC.

Beauharnois*s† Beauh'ois	Thomas Brossoit.
Bedford*s†.... Missisquoi	H. Butler.
Berthier en Haut*s Berth'r	V. Allard.
Buckingham*s†... Ottawa	F. A. Baudry.
Chambly*s†..... Chambly	P. B. Benoit.
Chicoutimi*s† Chicoutimi	L. G. Belley.
Coaticook*s†... Stanstead	G. H. St. Pierre.
Cookshire*s†... Compton	L. E. Charbonnell.
Cowansville*s† Missisquoi	J. C. McCorkill.
Danville*s† ....Richmond	See Richmond.
Farnham*s† ...Missisquoi	See Cowansville.
Fraserville† Temiscouata	H. S. Carroll.
Granby*s†..... Shefford	See Cowansville.
Hochelaga*† ..Hochelaga	See Montreal.
Hull*s† ..... Ottawa	C. B. MAJOR.
Huntingdon*s† .Hunt'don	A. E. Mitchell.
Iberville*s†.....Iberville	See St. Johns.
Joliette*s†.....Joliette	J. M. Tellier.
Knowlton*s† .....Brome	J. E. Fay.
Lake Megantic*†Compton	See Sherbrooke.
L'Assomption*† L'As'pt'n	J. E. Faribault.
Lachine*s†. Jacq's Cartier	See Montreal.
Lachute*s†..... Argenteuil	G. E. Bampton.
L'Epiphanie*s† L'Ass'pt'n	J. E. Faribault.
▲Laprairie*s†..... Laprairie	See Montreal.
Laurentides*†L'Assomp'n	R. T. Beaudoin.
Levis*s†..... Levis	Charles Darveau.
Longueuil*s†.....Ch'mbly	See Montreal.
Louiseville*s† Maskino'ge	A. L. Desauniers.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Magog*•† ..... Stanstead	See Sherbrooke.
Malbaie† .....Charlevoix	See Fraserville.
Marieville*•†..... Rouville	H. G. Paulin.
Mile End*•† ...Hochelaga	See Montreal.
Montmagny*•†Montm'g'y	See Levis.
Montreal*•†... Hochelaga	BROSSEAU, LAJOIE & LACOSTE. 7 Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques Cartier Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago.
" ..... "	CHARBONNEAU & PELLETIER. Offices, New York Life Building. Solicitors for Ville-Marie Bank and Garand, Terroux & Co., Bankers.
" ..... "	McGIBBON, CASGRAIN, RYAN & MITCHELL. Canada Life Bldg. Solicitors for Pullman's Palace Car Co., Merchants Bank of Halifax, and Royal Trust Co.
Murray Bay*† Charlevoix	See Fraserville.
Nicolet*•† ..... Nicolet	See Three Rivers.
Ormstown*•†Chateaugu'y	See Huntingdon.
Papineauville*•†... Ottawa	See Hull.
Paspebiac*† Bonaventure	See Rimouski.
Plessisville†.....Megantic	See Victoriaville.
Pt.St.Charles*•† Hoch'aga	See Montreal.
Quebec*•†.....Quebec	CARON, PENTLAND & STUART.
Richmond*†... Richmond	P. S. G. McKenzie.
Rimouski*•† ...Rimouski	N. Bernier.
Riviere du Loup*•†Tem'ta	See Fraserville.
Roberval*•†...Chicoutimi	See Quebec.
Shawville*•†.....Pontiac	See Ottawa.
Sherbrooke*•† Sherbro'ke	WHITE, CATE & WELLS.
Sorel*•†.....Richelieu	Ethier & Lefebore.
Stanbridge† E. Missisquoi	Z. V. Cornell.
Stanstead*•† ...Stanstead	M. F. Hackett.
St. Cesaire*•†....Rouville	See Montreal.
St. Cunegonde Hochelaga	See Montreal.
Ste. Anna de la Perade*•† Champlain	See Quebec.
Ste. Marie*.....Quebec	See Three Rivers.
Ste.ThereseDeBl'inv'le*•† Terrebonne	See Montreal.
St. Francois*•†DeLaBe'ce	See Montreal.
St. Francois-du-Lac Yamaska	See Nicolet.
St. George*..... Beauce	See Quebec.
St. Henri*•†... Hochelaga	See Montreal.
St. Hyacinthe*•†St. Hy'he	FONTAINE & FONTAINE.
St.JeanBaptisteHochel'ga	See Montreal.
St. Jerome*•† Terrebonne	W. B. Nantel.
St. Johns*•†.... St. Johns	Paradis & Paradis.
St. Johns Suburb*Quebec	See Quebec.
St.Laurent†Jacq's Cartier	See Montreal.
St. Remi*•† .. Napierville	D. Monet.
St. Roch de Quebec*†Que.	HAMEL, TESSIER & TESSIER.
St. Sauveur*..... Quebec	See Quebec.
ThetfordMines*•†Mega'lc	See Three Rivers.
Three Rivers*•†St.Mau'ce	N. L. De Noncourt.
Valleyfield*•†.Beauharn's	L. J. Papineau.
Victoriaville*. Athabaska	Crepeau & Crepeau.
Waterloo*•†..... Shefford	Charles A. Nutting.
Westmount*†..Hochelaga	A. R. Johnson.

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